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Ontario. Legislative Assembly.

SESSIONAL PAPERS

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VOL. LI.—PART III.

FIFTH SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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SESSION 1919

TORONTO:
Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1919

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No. 2 — Estimates—Supplementary, for the service of the Province for the year ending 31st October, 1919. Presented to the Legislature, 6th March, 1919. *Printed.* Further Supplementary Estimates. Presented to the Legislature, 7th April, 1919. *Printed.* Estimates for the year ending 31st October, 1920. Presented to the Legislature, 14th April, 1919. *Printed.*

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No. 4 — Report of the Bureau of Mines, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 5 — Report of the Inspector of Division Courts, for the year 1918. Presented to the Legislature, 6th March, 1919. *Printed.*

No. 6 — Report of the Inspector of Legal Offices, for the year 1918. Presented to the Legislature, 20th March, 1919. *Printed.*

No. 7 — Report of the Inspector of Registry Offices, for the year 1918. Presented to the Legislature, 20th March, 1919. *Printed.*

No. 8 — Report of the Provincial Municipal Auditor, for the year 1918. Presented to the Legislature, 15th April, 1919. *Printed.*

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No. 9 — Report of the Commissioners for the Queen Victoria Niagara Falls Park, for the year 1918. Presented to the Legislature, 28th February, 1919. *Printed.*

No. 10 — Report of the Inspector of Insurance for the year 1918. Presented to the Legislature, 3rd April, 1919. *Printed.*

No. 11 Report of the Registrar of Friendly Societies. Transactions for the year 1918. Presented to the Legislature, 3rd April, 1919. *Printed.*

No. 12 Financial Statements made by Loan Corporations, Building Societies, Loaning Land Companies and Trust Companies, for the year 1918. Presented to the Legislature, 3rd April, 1919. *Printed.*

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No. 13 Report of the Minister of Public Works of the Province, for the year 1918. Presented to the Legislature, 18th March, 1919. *Printed.*

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No. 15 Report on Highway Improvement in the Province, for the year 1918. Presented to the Legislature, 11th April, 1919. *Printed.*

No. 16 Report of the Trades and Labour Branch for the year 1918. Presented to the Legislature, 11th April, 1919. *Printed.*

No. 17 Report of the Minister of Education, for the year 1918. Presented to the Legislature, 8th April, 1919. *Printed.*

No. 18 Report of the Board of Governors of the University of Toronto, for the year ending 30th June, 1918. Presented to the Legislature, 26th February, 1919. *Printed.*

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No. 19 Report of the Secretary and Registrar of the Province, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 20 Report upon the Registration of Births, Marriages and Deaths, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 21 Report of the Provincial Board of Health, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 22 Report on the Hospitals for the Insane, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 23 Report on Hospitals for Idiots and Epileptics. *Not presented.*

No. 24 Report on Hospital for Feeble-minded, Orillia, for the year 1918, and Part II. on Feeble-minded in Ontario. Presented to the Legislature, 9th and 15th April, 1919. *Printed.*

No. 25 Report upon the Hospitals and Charities, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

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No. 26 Report upon the Prisons and Reformatories for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 27 Report upon Neglected and Dependent Children, for the year 1918. Presented to the Legislature, 15th April, 1919. *Printed.*

No. 28 Report upon the Operation of the Ontario Temperance Act, for the year 1918. Presented to the Legislature, 11th April, 1919. *Printed.*

No. 29 Report of the Department of Agriculture, for 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 30 Report of the Agricultural College and Agricultural Farm, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 31 Report of the Ontario Veterinary College, for the year 1918. Presented to the Legislature, 16th April, 1919. *Not printed.*

No. 32 Report of the Ontario Agricultural and Experimental Union, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 33 Report of the Stallion Enrolment Board, for the year 1918. Presented to the Legislature, 6th March, 1919. *Printed.*

No. 34 Report of the Ontario Vegetable Growers' Association, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 35 Report of the Corn Growers' Association, for the year 1918. Presented to the Legislature, 16th April, 1919. *Not Printed.*

No. 36 Report of the Entomological Society of Ontario, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 37 Report of the Ontario Bee-Keepers' Association, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 38 Report of the Dairymen's Association of Ontario, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 39 Report of the Live Stock Associations of Ontario, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 40 Report of the Farmers' Institutes of Ontario. *Dropped.*

No. 41 Report of the Women's Institutes of Ontario, for the year 1918. Presented to the Legislature, 6th March, 1919. *Printed.*

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No. 42 Report of the Agricultural Societies of Ontario, for the year 1918. Presented to the Legislature, 6th March, 1919. *Printed.*

No. 43 Report of the Horticultural Societies of Ontario, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 44 Report of the Fruit Growers' Association of Ontario, for the year 1918. Presented to the Legislature, 9th April, 1919. *Printed.*

No. 45 Report of the Horticultural Experiment Station, Vineland Station, Ontario, for the year 1918. Presented to the Legislature, 17th April, 1919.

No. 46 Report of the Statistics and Publications Branch of Department of Agriculture, for the year 1918. Presented to the Legislature, 16th April, 1919. *Printed.*

No. 47 Report of the Bureau of Municipal Affairs for the year 1918. Presented to the Legislature, 17th April, 1919. *Not printed.*

No. 48 Report of the Temiskaming and Northern Ontario Railway, for the year 1918. Presented to the Legislature, 11th April, 1919. *Printed.*

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No. 49 Report of the Hydro-Electric Power Commission, for the year 1918. *Not presented. See No.* 57.

No. 50 Report of the Ontario Railway and Municipal Board, for the year 1918. Presented to the Legislature, 26th March, 1919. *Printed.*

No. 51 Return from the Records of the By-Elections in 1918-19. Presented to the Legislature, 12th March, 1919. *Printed.*

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No. 52 Report of the Archivist of Ontario, for the year 1918. Presented to the Legislature, 3rd April, 1919. *Printed.*

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No. 53 Report on the State of the Legislative Library. Presented to the Legislature, 26th February, 1919. *Not printed.*

No. 54 Statements of Provincial Auditor under Audit Acts. Presented to the Legislature, 26th March, 1919. *Printed.*

No. 55 Report of the Workmen's Compensation Board, up to 31st December, 1918. Presented to the Legislature, 17th April, 1919. *Printed.*

No. 56 Report of the Ontario Insurance Commission. Presented to the Legislature, 26th February, 1919. *Printed.*

No. 57 Report of G. T. Clarkson upon the Accounts of the Hydro-Electric Power Commission of Ontario. Presented to the Legislature, 4th March, 1919. *Printed.*

No. 58 Second Interim Report on Venereal Disease. Presented to the Legislature, 26th February, 1919. *Printed.*

No. 59 Return to an Order of the House of the 13th March, 1918, for a Return of the names of all Coroners, and their addresses in the City of Toronto, also the number of inquests held by each one, each year during the last five years, namely, from January 1st, 1912, until December 31st, 1918, also the amount of money each received, each year during the period named for their services as Coroners. Presented to the Legislature, 26th February, 1919. Mr. *Crawford. Not printed.*

No. 60 Return to an Order of the House of the 7th March, 1918, for a Return shewing—1. How many persons who have been convicted and sentenced to imprisonment under the Ontario Temperance Act have been discharged without completing the term for which they were sentenced. 2. How many persons fined under the said Act have had their fines or some portion thereof remitted. Presented to the Legislature, 26th February, 1919. Mr. *Munro. Not printed.*

No. 61 Return to an Order of the House of the 18th March, 1918, for a Return shewing—1. What number of accidents have been reported to and dealt with by the Workmen's Compensation Board for accidents caused to workmen engaged in Munition Plants. 2. What amount do the manufacturers of munitions pay in comparison to the amount paid by other manufacturers. 3. Is the amount based on a percentage higher than on manufacturers of a somewhat similar character so as to provide for the possibility

of munition factories ceasing to operate within the near future and yet have large claims left to be provided for. Presented to the Legislature, 26th February, 1919. Mr. *Richardson*. *Not printed.*

No. 62 Return to an Order of the House of the 13th March, 1918, for a Return shewing copies of all communications and correspondence between the Attorney-General, J. H. Rodd, Crown Attorney for the County of Essex, Dr. St. Pierre and H. C. Maisonville of Windsor, Ontario, in the matter of an alleged conspiracy on the part of the said J. H. Rodd against the said St. Pierre and Maisonville in connection with the trouble which occurred at Ford City, Ontario, on or about the eighth day of September, 1917, and which led to the arrest of the said St. Pierre. Presented to the Legislature, 26th February, 1919. Mr. *Racine*. *Not printed.*

No. 63 Return to an Order of the House of the 21st March, 1918, for a Return of the copies of—1. All correspondence between the Minister of Lands, Forests and Mines, or any member, officer or official of the Government, and the firm of F. McGibbon & Sons, Lumber Merchants, Sarnia, or the firm McGibbon Lumber Company, of Penetanguishene, in reference to the renewal of the license granted to the last named company to cut timber on Franklin Island, in Parry Sound. 2. Copy of the original agreement with the McGibbon Lumber Company, of Penetanguishene, in which the said company was given the right to cut pine timber on the said island. 3. Copy of the license and renewals (if any) granted to the said McGibbon Lumber Company. 4. Copy of the agreement made with the license granted to the Hope Lumber Company of Thessalon, Ontario (now owned by White, Gratwich & Mitchell on Garden River), about the same time; and copies of all correspondence between the said Hope Lumber Company or White, Gratwich & Mitchell and the Government or any officer or official thereof in reference to the sale of timber to either company. 5. Copies of the renewals of licenses to the Hope Lumber Company or White, Gratwich & Mitchell (if any). 6. The date when the license to the McGibbon Lumber Company was cancelled. 7. How the money derived from the said license was expended. 8. The number of licenses which have been renewed during the present year in the District of Parry Sound, and in whose names these licenses stand. Presented to the Legislature, 26th February, 1919. Mr. *Proudfoot*. *Not printed.*

No. 64 Copies of Regulations and Orders-in-Council under Section 27 of the Department of Education Act. Presented to the Legislature, 3rd March, 1919. *Not printed.*

No. 65 Report of the Ontario Housing Committee, including standards for inexpensive houses adopted for Ontario with typical plans. Presented to the Legislature, 4th April, 1919. *Printed.*

No. 66 Regulations of the Provincial Board of Health *re* Communicable Diseases approved by His Honour. Presented to the Legislature, 20th March, 1919. *Not printed.*

No. 67 Return to an Order of the House of the 24th March, 1919, for a Return shewing:—1. How much money has been spent in connection with the soldiers' land settlement scheme at Kapuskasing. 2. How many acres have been cleared for crop; and what other improvements have been made, and by whom. 3. How many soldiers availed themselves of the opportunity afforded by the scheme. 4. How many soldiers are still there. 5. At what price *per* acre is this land available. Presented to the Legislature, 3rd April, 1919. Mr. *Bowman* (*Manitoulin*). *Not printed.*

No. 68 Return to an Order of the House of the 24th March, 1919, for a Return shewing:—1. How many Crown Land Agencies exist in the Districts of Muskoka and Parry Sound. 2. What are the names of the agents and dates of appointment. 3. What is the remuneration paid to each agent. 4. What are the duties of the agents. Presented to the Legislature, 3rd April, 1919. Mr. *Proudfoot*. *Not printed.*

No. 69 Return to an Order of the House of the 7th March, 1919, for a Return shewing if:—1. General Manly Sims had been appointed Agent-General for Ontario, at London, England. If so, at what date. 2. What is his age, and what period of time has he ever spent in Ontario, and in what employment. 3. Is he a native-born Canadian. 4. Is he a British or Canadian Officer. 5. If the former, why was not some qualified Canadian Officer from Ontario appointed to fill the Post. 6. Were any Canadian Officers applicants or recommended for the position, and if so, what were the names of such Officers and on what grounds was each respectively refused. 7. Was the appointment made upon the recommendation of the Civil Service Commissioner of Ontario. 8. What is the salary or remuneration that the Province of Ontario pays to General Sims, and what perquisites, if any, in addition to his salary does he receive. 9. Is the appointment a permanent one, or if not, for what period and on what terms as to time of service. Presented to the Legislature, 3rd April, 1919. Mr. *Dewart*. *Not printed.*

No. 70 Return to an Order of the House of the 24th March, 1919, for a Return shewing:—What are the details of the receipts by Corporations of the Provincial taxes included in the Revenue of the Department of Lands, Forests and Mines for the year end-

ing October 31st, 1918, at page *a*32 at the sum of $863,457.75. Presented to the Legislature, 3rd April, 1919. Mr. *Pinard*. *Not printed.*

No. 71 Return to an Order of the House of the 4th day of April, 1919, for a Return shewing:—1. What is the total amount of the grants withheld from the Roman Catholic Schools of Ottawa. 2. In what years were such grants withheld. 3. What amount was withheld in each respective year. 4. Has the money for grants withheld from the Roman Catholic Separate Schools of Ottawa been kept in a separate fund. 5. Have these amounts been revoted in any succeeding session of the Legislature. Presented to the Legislature, 10th April, 1919. Mr. *Pinard*. *Not printed.*

No. 72 Report of the Civil Service Commissioner, 1918. Presented to the Legislature, 10th April, 1919. *Printed.*

No. 73 Return to an Order of the House of the 24th March, 1919, for a Return of:—1. Copies of all documents covering the original sale to one J. J. Carrick, of the City of Port Arthur, of certain pulpwood limits in the Pic River and Black Sturgeon River Districts of Thunder Bay. 2. Copies of all agreements connected therewith or supplementary thereto. 3. Copies of all letters and telegrams which passed between the Government or any member or official thereof and the said Carrick or any one on his behalf, in reference to the said limits.—Presented to the Legislature, 15th April, 1919. Mr. *Proudfoot*. *Not printed.*

No. 74 Return to an Order of the House of the 4th March, 1919, for a Return shewing what building it is proposed to cover by insurance out of the following items appearing in the Supplementary Estimates for the fiscal year ending October 31st, 1919:—(*a*) $4,000.00, Item No. 1, Vote No. 187; (*b*) $1,000.00, Item No. 9, Vote No. 194. Presented to the Legislature, 15th April, 1919. Mr. *Pinard*. *Not printed.*

No. 75 Report of the Bureau of Municipal Affairs *re* Housing, including Acts, Rules and Regulations, Housing Standards, Provisions and Forms for 1919. Presented to the Legislature, 15th April, 1919. *Not printed.*

No. 76 Return to an Order of the House of the 28th March, 1919, for a Return shewing all correspondence between any Department of the Government or Minister, or Official, and the British America Nickel Corporation, Limited, or any Official or Director thereof or person representing the said Company, regarding the refining of Nickel or other Minerals by the said Company, the establishment of a Refinery or other works and the location of the same in Ontario, and as to the location of the Refinery where

	it is now being erected in the Province of Quebec, and all documents relating in any way thereto. Presented to the Legislature, 15th April, 1919. Mr. *Dewart*. *Not printed.*
No. 77	Copies of Orders-in-Council designating the Convalescent Home for Women, Ottawa, and the Salvation Army Women's Hospital, Bloor Street East, Toronto, as Hospitals to which aid may be granted pursuant to Section 14 of The Hospitals and Charities Institutions Act. Cap. 300, R.S.O., 1914. Presented to the Legislature, 17th April, 1919. *Not printed.*
No. 78	Report of the Soldiers' Aid Commission. Presented to the Legislature, 17th April, 1919. *Not printed.*

THIRTY-THIRD ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls Park

1918

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1919

Printed by
THE RYERSON PRESS.

COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK

P. W. Ellis, Chairman, Toronto.

George H. Wilkes, Brantford.

Colonel L. Clarke Raymond, K.C., Welland.

Lionel H. Clarke, Toronto.

William L. Doran, Niagara Falls.

James D. Chaplin, St. Catharines.

Dr. H. Y. Grant, Niagara Falls.

John H. Jackson, A. M. E. I. C.,
Superintendent.

PARLIAMENT BUILDINGS,

TORONTO.

To the Honourable JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, etc., etc., etc.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I beg to submit herewith the Thirty-third Annual Report of the Queen Victoria Niagara Falls Park Commission, 1918.

I have the honour to be,

Your Honour's most obedient servant,

W. D. MCPHERSON,
Provincial Secretary.

To the Honourable W. D. McPherson, K.C., M.P.P., *Provincial Secretary, Province of Ontario, Parliament Buildings, Toronto.*

Sir,—I have the honour to transmit herewith for presentation to the Legislature of Ontario the Thirty-third Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1918), together with the statements of receipts and expenditures, and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

P. W. Ellis.
Chairman.

Toronto, Ontario, February 15, 1919.

THIRTY-THIRD ANNUAL REPORT

OF THE

Commissioners for the Queen Victoria Niagara Falls Park

To His Honour COLONEL SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., LL.D., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Commissioners for the Queen Victoria Niagara Falls Park System submit herewith for the information of the Legislature, as required by Statute, the Thirty-Third Annual Report, covering the administration of the system of parks and boulevards along the Niagara Frontier for the fiscal year ending December 31st, 1918.

GENERAL.

With the close of another year—the fifth during which war conditions have disturbed practically the whole world—the Commissioners have to again record a period of inactivity in developing and improving the frontier park areas along the Niagara River from Lake Erie to Lake Ontario. The war itself, however, has created problems more difficult of solution than the most extensive programme of construction, and constant care has been required to adequately protect the Park interests and prepare for the altered conditions that are being ushered in with the dawn of peace. The shortage of electric power has turned the eyes of the Province upon Niagara Falls, seeking means for the generation of larger quantities of electricity for war industries, and the Commissioners have had to give approval to emergency measures which were at variance with their general policy, but nevertheless necessary in the interests of the country and the Empire. Apart from the temporary measures to supplement the power needs, the larger scheme of the Hydro Electric Power Commission of Ontario to develop the power possibilities of the Niagara River to the utmost will affect the Queen Victoria Niagara Falls Park System to an extent not hitherto disclosed. In the first instance it was thought that the Park property would be touched at two locations only, namely, at the intake and at the site for the power house, but now accessory works and accommodation constructions threaten to encroach upon the wooded area of the lower gorge. To understand how serious this is, it must be remembered that the gorge of the Niagara River is one of the few places in the world where wild and picturesque scenery still remains intact, in a location that is easy of access for the thousands of our population not able to visit the remote beauty spots of nature. Every effort, however, is being exerted to confine the areas destroyed and to restore as far as may be the natural features of the landscape.

Canadian Niagara Power Company.

The Canadian Niagara Power Company has proceeded with the alteration works at the Intake from the Niagara River throughout the year, and has now practically completed the ice shield at the entrance to the intake, together with some modifications of the forebay. The new ice shield is expected to relieve the severe ice difficulties affecting the operation of the generating station in the winter season. During the construction operations a considerable quantity of rock excavation from the river bottom was temporarily deposited at the northerly end of the entrance to the intake, thereby raising the water levels in the forebay. The Company thereupon sought permission to maintain the material over the winter of 1918-19 to gather data for the designing of a submerged weir, conditionally authorized under the agreement with the Commissioners dated November 21st, 1912. The material will be allowed to remain until May 1st, 1919.

Approval was given to the construction of chambers for reactance coils adjoining the power house on the westerly side. This apparatus will serve as a protective measure for the generating machinery.

The Canadian Niagara Power Company continues to develop beyond its authorized capacity of 100,000 electrical horse-power. The peak load for the half-year ending April 30th, 1918, was 102,949 horse-power, and for the half-year ending October 31st, 1918, 103,351 horse-power. Rental for the unauthorized generation of power was tendered by the Company, but refused.

Ontario Power Company.

At the beginning of the year the Ontario Power Company, controlled by the Hydro Electric Power Commission of Ontario since August 1st, 1917, made representations respecting the power shortage throughout the Province and the very serious situation being faced by those responsible for the manufacture of large quantities of ammunition for war requirements in Europe. The appointment of Sir Henry Drayton, Chairman of the Dominion Railway Board, to act as Power Controller with authority to distribute the total output of power to the best advantage further emphasized the critical condition.

The Ontario Power Company proposed the installation of a third conduit authorized under existing agreements. Instead, however, of an eighteen foot conduit of permanent construction, it was planned to build a wooden structure 13½ feet in diameter in an open cut, to remain uncovered for a period of five years and then removed and the Park surface restored. The plans also provided for a surge tank of steel located north of the Administration Building and near to the edge of the cliff. The Commissioners gave the most serious consideration to the proposals, realizing on the one hand the tremendous need for power, and on the other the sacrifice of Park interests involved. After laying the matter fully before the Government, it was decided to approve of the plans upon the understanding that the Park surface be permanently restored on the completion of the pipe from Table Rock northerly and from the gate house at the forebay to the Power House of the Electrical Development Company. The surge tank location was altered slightly to screen it more completely from view, and the power house extension will correspond architecturally with the present building. The agreement is for a period of five years from March 1st, 1918, and construction started early in the year, but the severity of the winter impeded progress, and this, together with the labor shortage, made it impossible to secure any relief in 1918. It will be several months before power is available for commercial supply.

The Ontario Power Company has not paid any of the fixed or additional rentals due October 1st, 1918, and apart altogether from the dispute about the method of measuring power to determine the rental payments, over $50,000 is now owing.

Upon being requested to pay the amount in default the Company has set up the contention that its rights have been interfered with and destroyed by the Government authorizing the Chippawa-Queenston canal construction. The first agreement with the Ontario Power Company authorized the use of part of the Park proper to develop power from water which the Company expected to obtain from the Welland River. By a later agreement the Company secured the right to construct an intake within the Park on the Niagara River, and all of the power generated

Snow-laden Trees, Queen Victoria Park.

is from that intake. One rental was agreed to for the enjoyment of the rights under both agreements, and the Commissioners have done no act that would impair any of the rights.

Electrical Development Company.

The Commissioners appointed by the Lieutenant-Governor-in-Council to enquire into the rights of the Electrical Development Company under the agreement with the Park Commissioners dated 29th January, 1903, reported on April 25th, 1918. The report completely sustained the Park Commissioners' contention that the Electrical Development Company is not entitled at any time to develop more than 125,000 electrical horse-power for commercial use. The judicial enquiry was not concerned with the dispute about rentals, and the Electrical Development

Company refused to take part in the proceedings. To obtain a settlement, therefore, of differences that have arisen about rentals and the rights of the Company, it was necessary to proceed with a Court action as provided in the agreement, and this came to trial before Mr. Justice Middleton at the end of October. In addition to the differences of opinion over rentals and the right to generate power, it came to the knowledge of the Commissioners that an agreement had been made in 1908 between the Electrical Development Company and the Toronto Power Company, whereby the latter Company was placed in charge of the operation of the Electrical Development Company's plant in the Park. Objection was at once taken to this action of the Electrical Development Company, and the Commissioners refused to acknowledge the claim of the Toronto Power Company to the right to operate works within the Park until the Court gives an opinion upon the procedure. From this time on all dealings with the Toronto Power Company were conducted without prejudice to the rights of the Commissioners.

The Electrical Development Company reported to the Commissioners for the six months ending July 31st, 1918, an average generation of 134,010 horse-power, which, even on the Company's interpretation of its contract rights, exceeds the amount authorized under the agreement of 29th January, 1903. Additional rental was tendered on the basis of the generation, and the Commissioners refused to accept the money, pointing out that the Company was not in any case entitled to generate beyond 125,000 electrical horse-power. The Toronto Power Company then tendered a cheque for $32,500, the half-yearly rental for 125,000 electrical horse-power, and a separate cheque for 9,010 electrical horse-power. In tendering these two cheques the Toronto Power Company referred to orders of the Federal Power Controller. The cheque for power generated beyond 125,000 horse-power was returned, and the cheque for $32,500 is being held, under the advice of the Solicitor.

Hydro Electric Power Commission.

In the Thirty-Second Annual Report attention was drawn to the works of the Hydro Electric Power Commission and the diversion of water for the generation of power near Queenston. An agreement has now been entered into between the Park Commissioners and the Power Commission, reserving all of the rights of the Park Commissioners as riparian owners of land along the Niagara River until further negotiations take place.

The Power Commission is now applying for a railway connection from the site of the Generating Station through the lower gorge to the Michigan Central Railway in the Village of Queenston. The construction will destroy much of the original forest growth so valuable to the Park System, but a route is being selected that will screen the track to a large extent. There will also be power lines for construction purposes that will require a temporary location upon lands controlled by the Park Commissioners.

For the purpose of conducting hydraulic experiments in connection with the Chippawa intake, the Power Commission were permitted to use the channel around the Dufferin Islands during the summer season. Upon the channel bottom a miniature intake was built, and careful observations made for use in the canal scheme of power development to supply municipalities in the Niagara zone.

The Niagara Spanish Aerocar Company is still in default on its rentals under the agreement authorizing the construction of an aerial tramway at the Whirlpool,

and from the returns of revenue which have been made it appears that the operation has not as yet proved successful. The failure is partially due to war conditions curtailing travel to a minimum, and it still remains to see what effect peace conditions will bring to the enterprise.

The Canadian Allis-Chalmers Company asked for and obtained permission to construct an aerial transmission line across the Boulevard at the old shipyard property north of Bridgeburg. The plant originally designed for the erection of vessels was abandoned over ten years ago and the buildings used during later years for fabricated steel construction. When the submarine menace bore so heavily upon the ocean traffic, the Great Lakes shipyards were called upon to build the smaller size of vessels for use between America and Europe. Several contracts were obtained for the Shipyard plant upon the Niagara River.

Early Snow Storm, Queen Victoria Park.

The Canadian Niagara Bridge Company applied at the 1918 Session of the Dominion Parliament for a charter to construct a bridge across the Niagara River at some point in the Township of Willoughby or in the Township of Bertie. The proposed bridge will cross the Boulevard along the upper Niagara River, and, therefore, it was necessary to see that the Park Commissioners' interests were protected. Upon representation being made at Ottawa, a clause was inserted in the Bill before the House, requiring the approval of the Park Commissioners to the structure, with a reference to the Dominion Railway Board in case an agreement was not reached between the parties.

The International Bridge at Bridgeburg has been the subject of complaint for many years, because of the abutment encroaching upon the Chain Reserve and endangering traffic. Some efforts have been made to compel the removal of the

abutment to eliminate the danger, but without success. The Commissioners are preparing an application to the Dominion Railway Board, having as its purpose the widening of the the roadway by filling into the Niagara River and making an approach north and south to the main travelled highway.

Upon several subjects affecting Park interests, Mr. John C. Olmsted, Landscape Architect, was called in for consultation and advice. His summarized report is included in the appendix.

The lease of landing privileges to the Maid of the Mist Steamboat Company, renewed in 1908 for ten years, expired at the end of the year 1917. In considering a further renewal of the lease, it was decided to increase the yearly rental from $600 to $1,000. The term is made from year to year, terminable upon notice to be given three months before the expiration of any yearly period.

The Park and Boulevard areas have been maintained to a high standard, notwithstanding the difficulties created by the war and while labor has been scarce, yet by selecting a good organization the return to peace finds the Park System well equipped for reconstruction. Much progress is expected upon projects temporarily abandoned. A programme of work is being considered to assist in the employment of those returning from service in Europe.

Financial.

The financial statements appended hereto show full details of receipts from all sources and the expenditures necessary for maintenance and improvement.

The fixed and additional rentals from the Ontario Power Company include only the payments made for the half year ending March 31st, the whole of the amount due September 30th being in arrears.

The International Railway Company failed to make payment of the quarterly rental of $2,500.00 due December 1st, but has since forwarded the sum in arrears.

Not included in the revenue for the year is the sum of $32,500, tendered for rental owing by the Electrical Development Company. This amount is being retained by the Commissioners, under advice.

Upon capital account there was expended $10,836.16 and upon maintenance $105,443.56, while sinking fund and interest upon debentures required $41,143.12.

The rising cost of labor and material has increasingly made itself more evident in the last two years. In 1914 the full length of the Niagara River Boulevard came under maintenance and the cost of labor and material for the several Parks and Boulevards amounted to $62,100.11, which may be considered a typical year prior to the war. In 1915 the cost of labor and material was $52,397.11 and in 1916 $50,263.44. The reduced cost of these two years was due largely to reducing the staff to the lowest proportions. Notwithstanding the reduction in the number of men employed the rising cost brought the maintenance items up to $62,936.11 in 1917, and under substantially the same conditions the amount required in 1918 was $72,805.58. When conditions come back to normal, and the number of workmen employed is increased to adequately take care of the different operations, it will be seen that a considerable increase in the amount for maintenance will be required.

To operate the Restaurant in Queen Victoria Park the sum of $15,467.44 was spent, but the receipts amounted to $16,742.43, leaving a credit balance of $1,274.99. The balance of receipts over expenditures for the Restaurant is slightly less then in 1917, but must be considered very satisfactory when it is remembered that the

operations had to be carried on under the most stringent food regulations, and with power company construction closing off the front of the building from the public.

The special account deposited by the Electrical Development Company under the agreement of 29th January, 1903, for maintaining water levels, now amounts to $36,773.04, including the interest to date.

All of which is respectfully submitted.

P. W. Ellis, *Chairman.*

George H. Wilkes,

L. C. Raymond,

W. L. Doran,

L. H. Clarke,

J. D. Chaplin,

H. Y. Grant,

Commissioners.

Niagara Falls, Ontario, January 20th, 1919.

FINANCIAL STATEMENT, 1918.

RECEIPTS.

Balance in Imperial Bank, January 1st, 1918		$106,635 16
Canadian Niagara Power Company, rental	$15,000 00	
Canadian Niagara Power Company, additional rental	52,500 00	
Ontario Power Company, rental	15,000 00	
Ontario Power Company, interest on overdue rental	61 64	
Ontario Power Company, additional rental	35,942 00	
Ontario Power Company, interest on additional rental	103 39	
Electrical Development Company, rental	15,000 00	
Electrical Development Company, additional rental	31,590 05	
International Railway Company, rental	7,500 00	
T. W. Midforth, Queenston Heights Refreshment lease	700 00	
T. W. Midforth, additional rental for 1917	16 63	
Maid of the Mist Steamboat Company, rental	1,000 00	
The Restaurant, total receipts	16,742 43	
Lundy's Lane Burial fees	175 00	
Fort Erie Garden, potatoes	378 10	
Niagara River Boulevard, final payment, Fort Erie	1,547 77	
Niagara River Boulevard, hay, apples and buildings	336 00	
Interest on deposits	4,350 51	
Restaurant balance, 1916-17	2,983 04	
Sundries	1,166 80	
		202,093 36
		$308,728 52
Balance in Queen Victoria Niagara Falls Park Account	$1,000 00	
Restaurant inventory of foodstuffs, etc.	654 54	

EXPENDITURES, 1918.

Capital Account:		
Queen Victoria Park:		
Park equipment	$2,559 54	
New paint shop	1,032 90	
Improvements to Administration Building and Police Quarters	685 22	
Storage for Park Equipment	412 37	
Office equipment	387 83	
Trees and shrubs	293 27	
New paths	232 89	
Drainage, water supply and sanitary fountains	185 55	
Military Barricade	9 55	
		5,799 12
The Restaurant—Equipment		687 28
Niagara River Boulevard:		
Grading, drainage and planting	$1,958 67	
Riprap protection	657 60	
		2,616 27
Niagara Glen:		
General improvements	$384 69	
		384 69
Legal		170 00
Expert advice		1,178 80
		$10,836 16
Maintenance Account:		
Administration:		
Superintendent and staff	$17,840 00	
Office supplies	670 65	
Office expenses	899 88	
Travelling expenses	385 29	
Commissioners' expenses	321 65	
		20,117 47
Guards and Caretakers:		
Queen Victoria Park	$6,824 90	
Queenston	1,313 20	
Niagara Glen	799 77	
River Road and Chain Reserve	560 00	
Lundy's Lane Burying Ground	813 72	
Niagara River Boulevard	863 00	
Fort Erie	1,120 12	
		12,294 71
Upkeep:		
Queen Victoria Park	$44,813 84	
Queenston	4,366 37	
Niagara Glen	2,901 61	
Whirlpool	62 87	
Chain Reserve	351 52	
River Road	482 12	
Lundy's Lane Burying Ground	1,608 20	
Niagara River Boulevard	17,242 09	
Fort Erie	976 96	
		72,805 58
The Restaurant:		
Supplies, including kitchen	$13,240 42	
Management	1,087 44	
General expenses	1,139 58	
		15,467 44
Miscellaneous		225 80
Interest on debentures		32,143 12
Sinking Fund for 1918		9,000 00
Balance in bank, December 31st, 1918		135,838 24
		$308,728 52

SPECIAL SAVINGS ACCOUNT, 1903-1918.

For Maintaining Water Levels at Intake of Canadian Niagara Power Company and International Railway Company.

1903—January 31st, deposited	$25,000 00	
1905—December 30th, interest to date	2,288 41	
		$27,288 41
Less cost submerged weir		2,189 32
		$25,099 09
1918—October 31st, interest to date		11,673 95
		$36,773 04

STATEMENT OF DEBENTURE INDEBTEDNESS, AS AT DECEMBER 31st, 1918.

	Authorized.	Outstanding.	Interest Rate.	Date of Maturity.
Issue of 1887	$525,000 00	$525,000 00	4%	July 2nd, 1927
Issue of 1894	75,000 00	75,000 00	4%	July 2nd, 1927
Issue of 1908	100,000 00	100,000 00	3½%	July 2nd, 1927
Issue of 1909	200,000 00	135,000 00	4%	July 2nd, 1927

REPORT OF THE PARK SUPERINTENDENT

To the Commissioners for the Queen Victoria Niagara Falls Park:

GENTLEMEN.—I submit herewith my Eleventh Annual Report for the year ending December 31st, 1918, comprising a description of the works necessary to maintain and expand the Queen Victoria Niagara Falls Park System.

GENERAL.

Two main features always associate themselves in the mind at the mention of the word "Niagara," namely, power and beauty. The former has been emphasized by the construction of gigantic power houses, including huge generators to supply the energy to propel our street cars, to turn the wheels of industry, to illuminate the streets and homes, while in addition household tasks are now performed by the silent current stealing along the wires. The power of Niagara Falls has been harnessed in a manner worthy of the age in which we live, and its development speaks in eloquent terms of the enterprise shown by the promoter, the financier, and the engineer.

The beautiful and aesthetic features have on the other hand been treated largely from the point of view of preserving nature in her original garb rather than a wonderful development harnessing the forces of the earth and turning them into definite channels for the education and pleasure of mankind. The principle heretofore followed is well illustrated by the behavior of the Upper Rapids and the Horseshoe Falls, which, except for slight modifications, are in a state of nature. Because the problem has not been dealt with internationally the Horseshoe Falls is rapidly trying to commit suicide, and a great measure of success is attending the process. In fact, if nothing intervenes, considerable areas at both extremities of the Falls will be dry rock, shorn of all the attractive features created by the descending streams of water. This and other features of Niagara might with intelligent design be guided into courses serving man's welfare instead of roving uncontrolled. Let it not be understood that natural beauty is to be scorned or nature's methods despised, but rather that the vast resources of the Creator, whether they be of power or beauty, must be shaped and regulated even as man himself is controlled, if the highest ideals are to be realized.

Added to the Maintenance appropriation each year is a sum set apart for improvement and advancement, and this represents the progressive expansion necessary to mould the system of Parks and the individual features into a thing of service, meeting the modern requirements of the people of Ontario. During each of the war years, 1915, 1916, 1917, and again in 1918, a number of new constructions and increased facilities were included in Capital expenditure, only to be left over for the succeeding year, due to the stress of war conditions. Less than one-quarter of the improvements provided for last year were completed, but with the cessation of hostilities many works will be included in the programme outlined for consideration by the Commissioners, and it is believed that a goodly number will be authorized at the beginning of 1919.

QUEEN VICTORIA PARK.

Many changes throughout the Park System may be observed since the first year of war. Capital expenditure has been reduced to the smallest possible proportions. Maintaining of roads, grounds and structures has been kept to a

standard that cannot be further degraded without serious loss in the years to come. No increase in the park area has been attempted. But perhaps the most notable change is in the labor situation, where the search for younger men to take up the needs of war has left only the older employees to perform the work necessary to keep the Parks in condition. Foresight in engaging a few good artisans above the average standard in each department has resulted in the saving of many dollars, and a satisfactory degree of efficiency, where loss and impairment might be expected.

The Administration Building was originally designed and erected to serve the purpose of a casino, and it was after its completion that the executive offices of the Park Commissioners were moved into the building, which was altered

Lilac and Spirea edged with Darwin Tulips, Queen Victoria Park.

in some particulars to suit the new use of floor space. In practically all cases of this kind unsatisfactory results may be looked for, and here we find no exception to the general rule. At the time the change was made scarcely any addition was made to the area needed for official purposes, and with the large extensions in territory and the increased amount of work, due to the Park Commissioners' relations with the Power Companies, the office room is now totally inadequate for the needs, and much of the time of the staff is lost due to cramped conditions and lack of separate rooms. To partially remedy the defect a photograph gallery was secured several years ago in the second story and altered to provide a drafting room. Later an additional room, used by the Lessee of Restaurant privileges, was obtained, but lack of direct communication makes the plant less serviceable than it should be, and the importance of the Commissioners' trust demands suitable headquarters.

The Police Force, in the re-arrangement of building accommodation, was left without provision except in the furnace room in the interior of the basement, where no outside light entered, but some re-designing has improved this situation. To provide headquarters for the Police staff, alterations were made at the south-east corner of the building where a ladies' rest room containing some five hundred square feet of floor space was located. About one-third of this room adjoining the main corridor was taken for Police offices, still leaving a rest room of ample dimensions. A doorway had to be cut through the outside main wall to give access to the rest room, and the Police office obtained entrance through an existent door to the interior of the building. Heat is provided from the central plant for the Administration and Refectory building. The new office is also used for paying the employees, and altogether serves a very useful purpose.

The shops and works center originally consisted of a blacksmith shop and compartments for a small road roller and hand tools. Later a drive shed was built for the accommodation of horses and vehicles from the agricultural districts surrounding Niagara Falls, but with the coming of the automobile it served its original purpose less each year, and finally was scarcely needed at all. Part of it has been turned into a garage, and the remainder into an open shed for Park apparatus. It is proposed that a second portion of the building be enclosed for Park equipment, now exposed more or less to the weather.

A paint shop was added to the works centre during the year. It consists of a detached frame building with shingle sides and roof. The shingles were creosoted in green, and with the white trim a neat and presentable appearance is given to that part of the working court. The paint shop is similar in style to the carpenter shop, and so designed that it may be moved and utilized for another purpose when a new and more complete set of work buildings is undertaken.

The Rose garden continues to gain in popularity, and with its large variety of Hybrid Teas and Hybrid Perpetuals is a wealth of bloom from early in the month of June. Notwithstanding the difficulty in obtaining Roses, due to the war, many additions were made to the beds and a number of standard Roses introduced. These when budded with weeping varieties prove very graceful and attractive among the shorter spreading stock. To hold the climbing subjects, neat posts have been designed to harmonize with the general effect of the garden, and these have been erected in positions selected to produce the most pleasing effects when one approaches the garden.

The proper location of paths in Parks and grounds is a subject requiring much thought and care. No matter how well a path may be built or what pains are bestowed upon its appearance, it will rarely be used if improperly placed, and no amount of policing or signs will induce the public to vary from the direct way between objectives. It is important then to consider the use of a pathway system and design it to be of the greatest utility in the first instance, rather than to emphasize the beautiful layout to the exclusion of direct benefit. Fortunately the useful path may be just as becoming to the landscape as any other, and, therefore, serves two purposes at one and the same time. A direct path does not of necessity mean a straight unvarying line, although tangents have their place in a pathway scheme, but it does demand that no useless curves be introduced for the mere sake of appearance. A new walk to serve the Jolly Cut entrance was made and runs in a northerly direction to join with the main drive, providing a short route toward the Mowat Gate. A foundation of broken stone was covered with clean cinders, and the junction with the main roadway

was pleasingly treated by flanking the sides of the new path with spacious beds of Hydrangeas. These beautiful shrubs will take the place of an older bed at the Murray Ravine, abandoned after years of bloom owing to deterioration.

The Hydro-Electric Power Commission obtained the use of the Dufferin Islands channel for experimental purposes during the summer months, and to construct the necessary apparatus, a model of the intake works for the Chippawa-Queenston Hydro-Electric development, the water supply from the forebay of the Ontario Power Company had to be completely closed. After the miniature intake was completed only a small supply of water could be permitted to enter the Dufferin Islands channel during observations, and in consequence this beautiful waterway was in an unattractive state for the whole of the season. The use of the channel by the Power Commission had the further effect of seriously interfering with the bathing facilities, because of the diminished flow of the stream. The bath houses have been almost altogether out of commission during the several war years owing to the Park being barricaded off to protect the highly important power plants in their work of supplying electric current to the munition manufacturers of the south-western part of Ontario. The armistice, signed on November 11th, brought to a close the protective features which had been put into effect since August, 1914, and greatly added to in 1916. By the beginning of December it was found safe to open the barricade entirely to public travel, and it only remains now to remove the structure consisting of light scantling and barbed wire. Efforts will be made to sell this material at salvage value.

Further reconstruction of the greenhouse plant was carried on, the palm house and fern house being renewed entirely. While this work was under way changes were made in the heating system to enable the two hot water boilers to be operated separately, in order that part of the greenhouse space might be closed down during the winter of 1918-19, and thus co-operate with the Fuel Controller in saving coal. Repairs were also made to the cold frames, flower boxes, and tubs, while twenty-four (24) plant tubs of Cypress were added to the equipment, the wood being creosoted to withstand the continual wetting. The Gardener's house, adjacent to the greenhouse, had its interior entirely overhauled during the month of January. It was papered throughout and the woodwork and floors painted and varnished.

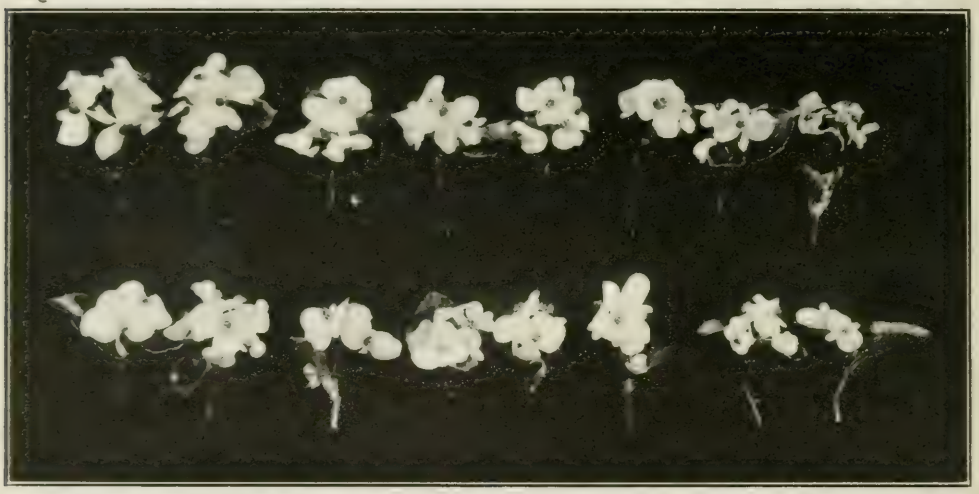
The operations of the Ontario Power Company in constructing No. 3 pipe line required the handling of large quantities of material, and for a great deal of this work motor trucks were used. The effect upon the main drive through the Park was very noticeable, particularly in the mild wet weather of the fall and early winter months. The Park road had not been constructed to withstand heavy traffic of this character, because there is no necessity for an expensive type of road to carry the ordinary traffic. Much damage has been done which will require a complete rebuilding of many parts of the driveway. Pending the completion of Power Company operations, only the lightest kind of patching to the road surface was carried on. The third pipe line construction opened up a trench some eighteen (18) feet in width for over a mile in length from Dufferin Islands to the front of the Administration Building, and at the northerly end of the pipe there has been located a steel surge tank sixty (60) feet in diameter and over seventy (70) feet in height above the ground level. For the purpose of screening this unsightly structure trees from the space it occupies were moved to the northerly side to break the rectangular lines seen on approach.

Evergreens from the front of Overflow structures Numbers 1 and 2 had to be removed to permit of the trench being excavated, and these were used in other parts of the Park.

At the northerly limit of the Park and at the westerly side toward the bluff where the old Maples are deteriorating, it will be but a short time before some of them must be removed, and to take their place smaller specimens have been planted to grow up and preserve the present wooded area.

The display of Calceolarias was held in the City Hall again owing to the Park being barricaded, and the voluntary contributions were given to the Red Cross Committee of the City, after deducting the expenses. The Chrysanthemums were likewise exhibited at the City Hall, and the plants sold by the Red Cross Committee.

The large walking type of motor lawn mower assisted very materially in taking care of the grass cutting on the lawn areas, and it proved fairly satisfactory from an operating point of view. This type of machine it appears will



The result from crossing a pink-flowered seedling of Begonia Gigantea Rosea and B. Gracilis alba with B. Nitida alba. Upper row dark pink. Lower row pink with deeper pink band edging the petals.

obviate the necessity of using horse mowers very soon, and it has the further advantage of costing only the interest upon investment when standing idle.

The pruning and trimming of the trees was actively continued during the winter months, and much attention was given to the chaining of the limbs together, where high winds and ice conditions would likely endanger the safety of the trunk by splitting it down.

There are three bridges on the line of the International Railway to carry the tracks across the inlet and outlet channels at Dufferin Islands, and due to the difficulty of obtaining materials the Hydro-Electric Power Commission has been in negotiation for the purpose of obtaining the structures. They are high truss types of bridge favored by bridge builders many years ago, but entirely out of keeping with the pretensions of the Park property surrounding Niagara Falls. When alterations were made in the vicinity of the Dufferin Islands in conformity with the agreement between the Park Commissioners and the Ontario Power Company, dated June 28th, 1902, it was intended ultimately to alter the align-

ment of the International Railway tracks to avoid the right angle turn at the Burning Springs embankment. That work, however, was never carried out, and should an arrangement with the Power Commission be reached it would afford an opportunity to build new bridges of a shorter span and better the track.

The location of large factories in the vicinity of Niagara Falls is usually hailed with delight, and press comments call attention to the large number of employees that will be used, resulting in a considerable increase to the population of the district. Rarely does any discussion take place upon the class of by-product and refuse to be wasted, although looking to the future it is most important. Particularly is this true of the upkeep of Park lands where many thousands of dollars of damage may be done and many years of labor spoiled, before remedial measures can be taken. For some years a serious loss of tree growth has been noticed in the vicinity of the Whirlpool, and for a considerable width running in a north-eastly direction practically all of the natural trees have been killed. This direction is that of the prevailing wind. The damage has now proceeded to and upon Park property, and from observations much loss of the natural woods in the gorge immediately north of the City of Niagara Falls may be looked for. The same condition applies to trees in the vicinity of the Dufferin Islands, where the prevailing wind from another plant causes the dust and obnoxious gases to settle. A third plant at Chippawa is likely also to affect the Park trees west of the Chippawa Creek.

As in previous years the advice of a Consulting Landscape Architect was sought for several subjects of unusual importance. The method of using consulting advice is to prepare all of the material and the recommendations that are made by the staff, and then to have them criticized by an outstanding man of ability, who is recognized as having a wide knowledge of the subjects under discussion. The services of Mr. John C. Olmsted were used in connection with the plans of the Welland River Intake of the Hydro-Electric Power Commission, where Park property will be affected. There were several matters in connection with the Niagara River Boulevard which he was asked to comment upon. One very important plan was the method of re-arranging the Dufferin Islands channel constructed in the early days of the power development by the Ontario Power Company. It is unfortunate that the landscape features were not submitted at that time for critical advice, for it doubtless would have resulted in easier slopes to the water's edge instead of the stiff formal treatment which has now to be replaced. It appears that some of this work will have to be done in an experimental form, a close watch being kept upon the results as they grow from day to day. Particularly is this true of the Islands in mid-channel, where the surface is raised higher than is warranted by the surface of the water. It is satisfactory to note that only in slight details have our own suggestions been modified by Mr. Olmsted, but it is of material assistance to have the plans thoroughly criticized before commencing new work.

Queenston.

The amount of expenditure upon Maintenance account at Queenston Heights Park shows a large increase over the preceding year. Part of this is due to increased wages, and a considerable amount is the result of completely overhauling the interior of the Caretaker's dwelling. Originally this small stone building was the lodge at the entrance gates to the monument grounds. Later the gates were moved to another site, because the main roadway entrance was

abandoned for a better location and a small frame structure was added to the building to make it suitable for the Caretaker in charge of the grounds. Before long it is expected that a new dwelling must be erected, but in the meantime the present premises must be kept in repair. All of the papering was renewed after repairing the plaster, and the whole of the interior woodwork painted.

The Restaurant building was entirely repainted and the service quarters rearranged to better advantage. The pavilion, flag poles and gun carriages were also treated to a coat of paint.

The trees and shrubs were systematically pruned, and the trees on the outskirts of the ball ground were trimmed to a symmetrical habit. To remove insect pests spraying operations were resorted to.

The new Ideal gasoline mower, replacing an older one of smaller dimensions, did good service and assisted materially with the very difficult labor problem.

Niagara Glen.

Operations connected with the complete repair of the pathway system at Niagara Glen were carried on throughout the year and during the fall and winter months. Rustic seats were repaired and the main path along the river's edge toward the Whirlpool was elevated above high water by blasting overhanging rock from the upper level. Four new toilets were added to the equipment, which still needs modernizing to adequately cope with the situation.

Fort Erie.

For the purpose of using land that has not yet been laid out, an experiment was tried at Fort Erie in the raising of vegetables. The front lands were planted in potatoes, yielding some four hundred and twenty (420) bushels, while the rear and poorer soil was used for beans, where thirty-two hundred (3,200) pounds were harvested. The potatoes were sold at prevailing prices, but the beans have been kept for the seed market. Some gain will result from the work, although the distance from headquarters was an unfavorable factor to be contended with. The land, however, has been cleaned for seeding purposes, and is in a much better condition for permanent planting.

Niagara River Boulevard.

When the roadway for the Niagara River Boulevard was constructed the larger culverts were extended from the water's edge only as far as the westerly gutter, and it has been the intention to carry these through to the westerly boundary of the Park property. A start upon this work was made during the summer, but it had to be abandoned owing to lack of labor.

Riprap along the shore to protect it against erosion was built for a distance of some nine hundred (900) feet, and several readjustments of the older portions were completed. This work has to be continued at various points during each year, depending upon the river's tendency to wash away the earth banks. Due to wind and change in current directions the banks endangered alter from time to time.

Regular repairs to the road surface were systematically carried on throughout the summer season. All of the small holes and depressions were thoroughly cleaned out and painted with tar, afterwards being filled with stone mixed with

tar, and the whole rolled to a true grade. Where settlements had taken place adjacent to culverts, the metal from the roadway was excavated and a compact filling placed in position and the surface restored.

The small macadam connection under the International Bridge at Bridgeburg was renewed and the curbing on the easterly side of the concrete pavement just south of the International Bridge had to be repaired due to a settlement in the heavy fill extending to the water's edge.

The principal damage to the Boulevard roadway system was between the Village of Chippawa and the Burning Springs embankment at the south limit of Queen Victoria Park. The Ontario Power Company, now controlled by the Hydro-Electric Power Commission, used this stretch of road for trucking large quantities of gravel in connection with the construction of No. 3 pipe line. The volume of traffic and the weight of vehicle cut through the bituminous carpet treatment, extending into the road metal to the very foundation. Owing to the wet and mild weather the damage was quite extensive, and it will cost a considerable sum to restore the road to a good condition. The Hydro-Electric Power Commission has agreed to pay for the cost of the work.

A start was made on pruning and trimming the young trees along the Boulevard, and about one-third of the complete planting has been put into good condition. The trees, including the orchard at Usher's Creek, were all sprayed with arsenate of lead to cope with the attacks from insects. The old Poplar trees at the south side of Frenchman's Creek have been removed, because they were infected with disease, to such an extent that they were rapidly dying.

During the month of October the employees of the International Railway Company were on strike to secure higher wages, and the service over the Park and River division between Chippawa and Queenston was entirely out of commission from October 3rd to October 22nd. The Ontario Railway and Municipal Board were appealed to for the purpose of compelling the Company to provide a service, and after three hearings an order was made directing that passenger cars should be run on Monday, October 21st. A partial service was given from this time until the end of the strike, when the full schedule was again restored.

The International Railway Company is applying for an increase in passenger fares due to the increasing cost of supplies and labor. If a new schedule is put into effect it will require the joint approval of the Park Commissioners and the Ontario Railway and Municipal Board.

Respectfully submitted,

JOHN H. JACKSON,

Superintendent.

January 20th, 1919.

REPORT OF CHIEF GARDENER.

To the Superintendent of the Queen Victoria Niagara Falls Park System.

DEAR SIR.—I submit herewith a report of some of the experiments which have been conducted in the Horticultural Department with flowering plants.

Since the year 1915 various experiments with Begonias along the lines of Mendel's investigations have been carried out in the greenhouses of the Queen Victoria Park. As far as these experiments, which have been very carefully performed, are concerned they substantiate Mendel's Law almost absolutely in the genus. Not only are the percentages in some cases absolute, but other interesting factors have appeared which would lead one to believe that were these "clues" followed out in careful experimentation, information of value would come to light.

EXPERIMENT A.

The first cross made was that of Begonia semperflorens gigantea rosea, a tall plant with B gracilis alba of a dwarfer nature. The former, as the name implies, having rose pink flowers, and the latter of pure white. Seeds from this cross were sown in March of 1917, and gave in the first filial generation (F1) a number of plants, all of which bore pink flowers varying from light pink to intense rose pink and were slightly taller than the white or pollen parent.

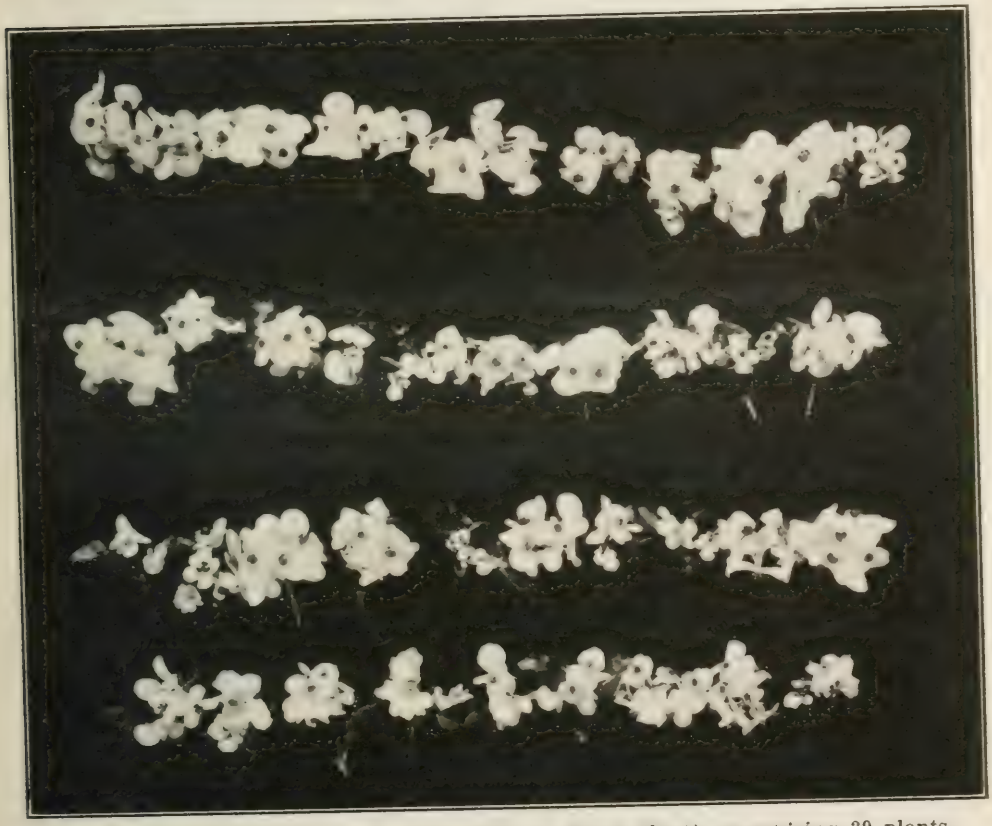
From the hybrids F1, two plants were selected—No. 1, one of symmetrical shape with flowers of a light pink colour; the other, No. 2, an ordinary form of a rather darker colour of pink. These plants were, during June of 1917, each pollinated with their own pollen. A seed pod from each was selected, and the seeds were sown during August of the same year. No. 1 plant, the light pink, gave twenty-eight (28) seedlings, seven (7) with dark rose pink flowers, fourteen (14) with light pink flowers, and seven (7) that could not possibly be classed other than white, although at times a very faint pink tinge was discernible on one or two. Thus in the second filial generation (F2), there was exactly seventy-five (75) per cent. of pinks, and twenty-five (25) of whites. In this generation the pinks (dominants) were generally taller than the whites (recessives). The former averaging about twenty-four (24) inches, and the latter fifteen (15) to eighteen (18) inches.

From the ordinary appearing plant (No. 2) of the F1 generation with the dark pink flowers, fifty (50) seedlings were obtained as a result of sowing the seeds from one seed vessel. While still in the seedling stage ten (10) of these were killed by a fungus. After repotting the plants another died, leaving in all thirty-nine (39). These plants flowered at the same time as those of No. 1 plant, and it was found that there were ten (10) dark pinks, or twenty-five (25) per cent., twenty (20) light pinks, or fifty (50) per cent., and nine (9) whites, or approximately twenty-five (25) per cent. In this case the loss of eleven (11) of the seedlings previously mentioned may have somewhat altered the percentages, but it is doubtful if materially.

From two different plants of the white recessives of the F2 generation (progeny of No. 1 plant), two seed vessels were selected, and from the F2 generation of No. 2 plant, one seed vessel, the plants having previously been pollinated with their own pollen. The seeds of these were sown on February 14th of the year 1919. Eighteen (18) seedlings were allowed to flower from each seed vessel. All

of these proved to be white, and of a dwarf nature. Thus the recessives of both No 1. and No. 2 plants bred one hundred (100) per cent. pure, in the F3 generation.

Two seed vessels were likewise selected from two of the pink dominants of the F2 generation of No. 1 plant, a dark pink and a light pink form, the flowers, as in the case of the whites, having been self pollinated. (As lack of space forbade raising plants from the pink dominants of the F2 generation of No. 2 plant, this was not done.) The seeds were, like the recessives, sown on February 14th. The seed from the dark pink flower gave twenty-three (23) plants, all of which by a close study proved to be pink. This dark flowered pink would appear to be



Second generation (Progeny of the ordinary No. 2 Plant), comprising 39 plants. Upper row dark pink. Two middle rows light pink. Lower row pure white.

the "homozygote" or constant dominant form. From the other seed vessel seventy-one (71) plants were successfully grown. They flowered during June of 1919, and gave the following: eighteen (18) dark pinks, pure dominants, or twenty-five (25) per cent., thirty-five (35) light pinks, or approximately fifty (50) per cent. impure dominants, and eighteen (18) pure whites, or twenty-five (25) per cent. The whites, strangely, were tall and thus dominant as far as tallness was concerned, but recessive to colour.

When fully grown the plants of this generation were measured, the dark dominant pinks averaged twenty-four (24) inches in height, none being less than twenty

(20) inches, or more than twenty-eight (28). Twenty-seven (27) of the light pink dominants averaged twenty-four (24) inches in height, and eight (8) averaged eighteen (18) inches in height, and were impurely tall, resembling the white recessives bred from the recessives in all but colour of the flowers. The whites, like the dark dominant pinks, averaged twenty-four (24) inches in height. The whole F3 generation generally substantiated Mendel's Law.

A New Factor.—One interesting factor which may later prove to be equally as useful as interesting appeared in the forementioned experiments, and was noticed during the period of germination of the seeds of the F2 generation. In the case of both No. 1 and No. 2 plants, the first recessive seedling was not visible until about one week after many of the dominant seedlings had appeared. As previously stated, the seeds were sown on February 14th, 1919. A fair percentage of the dominants germinated by the 20th, six days after sowing, but not one of the recessive seedlings appeared before February 26th, twelve days after sowing.

Very careful watch was kept as to the time of flowering of both the dominant and recessive types. The latter appeared to flower at about the same time as the dominants, but their flowering period did not last so long as the latter. Generally the recessives exhibited a lack of vigour when compared with the dominants of the same generation. From the dominants of the F3 generation, further generations will be raised to ascertain whether other factors of note as well as those Mendelian will occur.

Experiment B.

When in 1917 the seedlings of the cross of Begonia semperflorens gigantea rosea with Begonia gracilis alba showed that in the first generation Mendel's Law applied, one of the pink seedlings was chosen, and crossed on July 24th, with Begonia nitida alba (white), thus introducing another species. The results from the cross without doubt substantiate the law. The F1 hybrid crossed with B nitida alba gave in the first generation sixteen (16) seedlings, eight (8) of which were dark pink, and eight (8) with pink centres, but with a deeper pink band around the circumference of the petals, or one hundred (100) per cent. of pinks. The seeds were sown on the 24th of August, 1917, and the plants flowered during April of 1918. The eight (8) dark pinks were somewhat taller than the banded pinks, but none of the latter could be called really dwarf.

Five flowers of different plants of this generation were self pollinated, two of the tall pure pink flowered ones, and three of the banded pinks. The seeds from these five different seed vessels were sown in separate receptacles in April of 1919. One of the tall pure pink flowered plants gave in the F2 generation fifty-three (53) plants, all pure pink with two exceptions: these were white, and all were tall. Tall pure pink flowered plant No. 2 gave thirty-one (31) plants, all pure pinks, but one, which was white, and all tall. It would appear that in these two cases the two tall pink flowered plants were pure dominants, that is, pure to colour and to tallness, and will probably breed true to these characters in the F3 generation.

The Banded Pinks.—In the case of the three banded pinks (the seeds of which were sown at the same time as the tall pinks, but in separate receptacles), the results were as follows: Seed vessel No. 1 from the lightest coloured and impurely tall pink plant gave seventy-four (74) seedlings, composed of nineteen (19) dark banded pinks, or twenty-six (26) per cent., thirty-six (36) light banded pinks, composed of twenty-one (21) talls and fifteen (15) impure talls, or about forty-eight (48) per cent. and nineteen (19) whites, recessives, or twenty-six (26)

per cent. in the F2 generation. Banded pink, F1, No. 2 plant, the darkest of the banded pinks gave thirty (30) seedlings, eight (8) dark banded pinks, or twenty-seven (27) per cent., twelve (12) light banded pinks and two (2) pure pinks, composed of seven (7) talls and seven (7) impure talls, or forty-six (46) per cent., and eight (8) white recessives, or twenty-seven (27) per cent.

As a check upon experiment No. 2, that of the five seed vessels selected from the pure pinks and the banded pinks, sixteen (16) seed vessels were selected, one from each of the plants of the F1 generation. These seeds were carefully mixed, and all sown together in a large seed pan on February 14th, 1919, at the same time as the F1 of the experiment in question. Forty-eight (48) seedlings only were grown, as there was not space for a larger number, and when these flowered they did so in the following proportions: twelve (12) dark pink dominants, or twenty-five (25) per cent., twenty-four (24) light pinks, composed of twelve (12) talls and twelve (12) impure talls, or fifty (50) per cent. impure dominants, and twelve (12) pure white recessives, or twenty-five (25) per cent. These percentages, as far as colour is concerned, are absolute. The pinks in this case were composed of both banded and pure pink kinds.

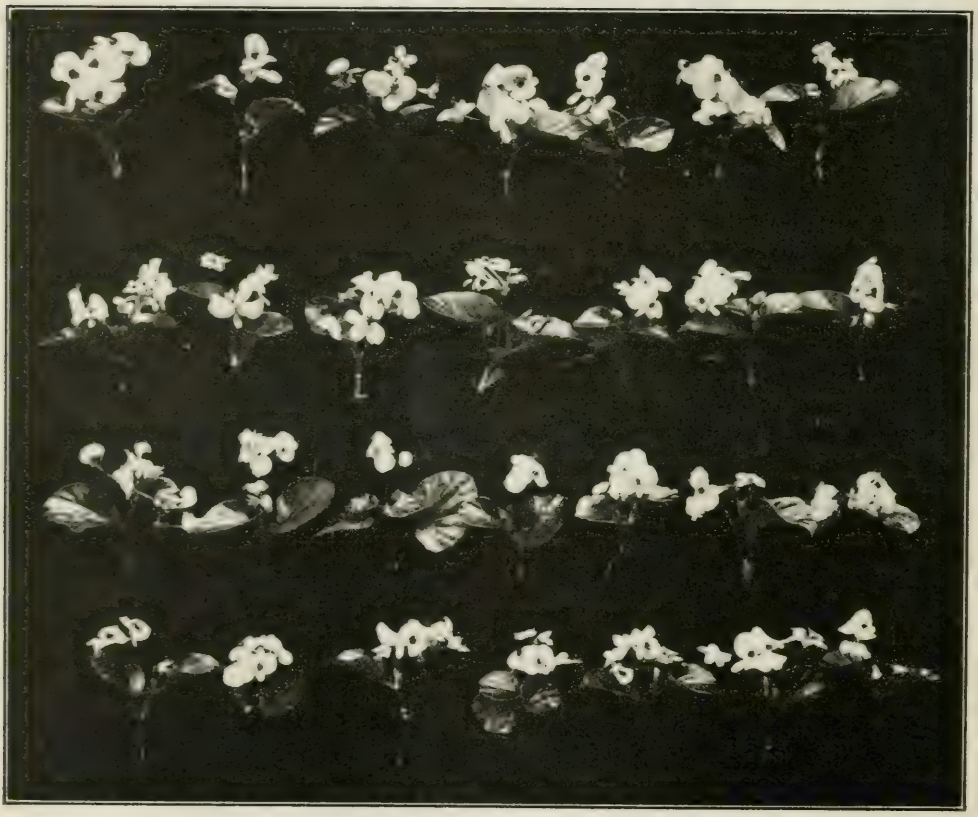
Another New Factor.—During the experiment No. 2, a probable new factor occurred in the progeny of the two tall pink plants. A curious "crinkle" appeared on the edges of the petals of many of the plants. The plants which showed this character were generally dwarfer than the ordinary flowered plants, several of them being so daintily crinkled as to suggest that they were subjects of more than ordinary horticultural value. One of these crinkled plants was crossed with another crinkled one, and some have been self pollinated, and should the seed prove fertile future generations will probably offer the solution of the problem, or at least indicate whether the factor of crinkledness, like that of dwarfness, is a recessive character, or a dominant one, like tallness over dwarfness, or a dark colour generally over a light one.

Experiments With Narcissi.

For purposes of experimentation twenty-six (26) varieties of Narcissi bulbs were imported from Holland, and were planted in the trial grounds of the Queen Victoria Park. The object was to ascertain whether or not Narcissi could be profitably grown in Southern Ontario. The results of the experiment are tabulated, and will show at a glance the rate of increase of saleable bulbs. Only the percentage of increase is actually given, the word decrease having simply been inserted to indicate a decrease. The rate of increase in the last column but one is over the original number of bulbs planted in 1917, all of which were large and saleable. Summing up the totals at the bottom of the columns, it will be found that the experiment started with 3,090 bulbs. These were planted and when harvested gave 3,255 saleable bulbs, an increase of 165 over the original number, and also 2,052 small bulbs or offsets. In 1918, 5,307 large and small bulbs were planted, and these, when harvested, gave 3,610 saleable bulbs, an increase of 355 over the large bulbs produced the previous year, and also 2,491 small bulbs, an increase of 439 over the small bulbs of the previous year. The total increase of saleable bulbs harvested during 1919 over those originally planted in 1917 is 520. This, however, does not represent all the value, for we find that there was also a total of small bulbs harvested during 1919, numbering 2,491. When these are planted during the fall of 1919, they should give a goodly percentage of saleable bulbs, as well as many small ones. The last column shows the number of diseased bulbs, which are not included in the percentages.

Briefly the value of the experiment may be shown by saying that 3,090 saleable bulbs produced in two years 6,101 saleable and small bulbs, and though not conducted on a large scale it is hoped that from the experiment information of value may be gleaned by those who are interested.

It will be noted that certain varieties show a large increase of saleable bulbs. These are the vigourous varieties, and upon the factor of vigour would appear to depend the chance of success with growing bulbs in Southern Ontario. This, however, does not imply that those which show the highest percentage increase are always the most vigorous. Generally those which show a 30 to 75 per cent.



Second generation (Progeny of Number 1, the light pink plant), comprising 28 plants. Upper row dark pink. Two middle rows light pink: Lower row pure white.

increase have been found very vigorous. Among these may be mentioned Empress and Emperor (although in the first year a decrease of large bulbs of Emperor is shown), Sir Watkyn, Orange Phoenix, and Von Sion. Double Nose, the last mentioned, gave 100 per cent. increase. It is quite possible that all the Von Sion varieties may generally be found to be of excellent vigour, for one of them, the single flowered variety, in the final percentages shows an increase of 37½ per cent.

It is a significant fact that out of the twenty-six (26) varieties tested twelve (12) show an increase of saleable bulbs in the first year, or about 46 per cent., while in the second year sixteen (16) show an increase, or about 61 per cent. It is also a fact that other varieties show a decrease, and in many cases are probably

unsuited for commercial purposes in Canada. This, however, should not prove a source of discouragement, as Canadians are not attempting to grow bulbs for to-day, but are trying to develop an industry which will be of economic importance in the lifetime of future generations, therefore we can afford to discard the weaker types, and grow those which will increase. And not only so for the vigorous kinds may be used for crossing and from these may arise a race of Narcissus, which like the Gladioli, which have largely been developed in Canada, will be in demand whenever Narcissi are grown for decorative purposes.

Respectfully submitted,

H. J. Moore,

Chief Gardener.

December 20th, 1919.

TABLE TO SHOW RESULTS OF EXPERIMENT WITH NARCISSI BULBS.

1917-1918.

Narcissus Varieties	Original No. of Bulbs Planted	Number Harvested		% Increase of Saleable Bulbs
		Saleable	Small	
Trumpet Major	100	81	88	Decrease
Golden Spur	300	335	152	11⅔%
Princeps	100	117	61	17%
Von Sion, Double Nose	100	116	68	16%
" " flowered	200	224	99	12%
" Single	200	206	134	3%
Victoria bicolor	200	300	52	50%
Sir Watkyn	100	150	61	50%
Empress	100	160	70	60%
Emperor	200	183	190	Decrease
Glory of Leiden	100	75	50	"
Incomparabilis	100	140	43	40%
Sulphur Phoenix	150	133	72	Decrease
Incomparabilis "Beauty"	100	46	55	"
Barri conspicuus	70	54	50	"
Stella Superba	100	140	66	40%
Orange Phoenix	100	130	49	30%
Alba Plena	100	80	79	Decrease
Single Jonquil, Giant Campernelle	100	70	80	"
Jonquil, Double yellow	100	65	62	"
Poeticus Ornatus	200	200	136	No "
Poetaz Irene	50	40	76	"
" Elvira	50	30	34	"
" Sunset	60	80	52	33⅓%
" Profusion	60	50	95	Decrease
" Aspacia	50	50	78	No "
	3,090	3,255	2,052	

TABLE TO SHOW RESULTS OF EXPERIMENT WITH NARCISSI BULBS.

1918–1919.

Narcissus Varieties	No. of Large and Small Bulbs Planted	Number Harvested		% Increase of Saleable Bulbs over original Number	No. of Diseased Bulbs
		Saleable	Small		
Trumpet Major	169	90	145	Decrease	2
Golden Spur	487	333	86	11%	29
Princeps	178	60	100	Decrease	23
Von Sion, Double Nose	184	200	156	100%	.....
" " flowered	323	230	182	15%	4
" Single	340	275	198	37½%	4
Victoria bicolor	352	220	129	10%	36
Sir Watkyn	211	189	130	30%	5
Empress	230	162	79	62%	3
Emperor	373	333	86	66½%	10
Glory of Leiden	125	40	63	Decrease	10
Incomparabilis	183	92	76	"	20
Sulphur Phoenix	205	129	120	"	2
Incomparabilis "Beauty"	101	117	64	17%	3
Barri conspicuus	104	70	40	Decrease	3
Stella Superba	206	120	110	20%	1
Orange Phoenix	179	175	87	75%	.....
Alba Plena	159	106	97	6%	4
Single Jonquil, Giant Campernelle	150	75	103	Decrease	2
Jonquil, Double yellow	127	106	88	6%	1
Poeticus Ornatus	336	164	160	Decrease	.....
Poetaz Irene	116	30	23	"	9
" Elvira	64	60	30	20%	4
" Sunset	132	52	43	Decrease	6
" Profusion	145	100	45	66⅔%	7
" Aspacia	128	82	51	64%	8
	5,307	3,610	2,491		

REPORT OF LANDSCAPE ARCHITECT.

16th December, 1918.

Mr. John H. Jackson,

Superintendent Queen Victoria Niagara Falls Park,

Niagara Falls, Ontario.

Dear Sir,—As requested, I submit this summary of advice on matters of landscape design given during 1918.

The operations and plans of the Hydro-Electric Power Commission of Ontario have given rise to the most serious questions of design.

Welland River Inlet.

In reviewing the plans of the Hydro-Electric Power Commission for this improvement, it appeared that a curved jetty would present a more harmonious and park-like effect, and a plan was submitted for a revised line. The present route of the boulevard, in this vicinity, was evidently devised to utilize the existing highway bridge over the Welland River and, as far as possible, to use existing streets leading to it. The arrangement answers as an economical makeshift, but looking to the future it cannot be regarded with satisfaction, because it is round about and turns away from the bank of the Niagara River, to follow which is the main purpose of the boulevard, and becomes mixed up with more or less ugly and incongruous conditions and utilitarian real estate. A tentative plan was therefore prepared for a location for a new parkway draw bridge as near as might be to the general trend of the shore of Niagara River, and for a graceful and convenient route for the shore drive. It was suggested that a narrow strip of land along the north bank of the Welland River, from the existing highway bridge to the jetty, be acquired by the Park Commission for a public walk and for planting to partially screen the ugly terminal structures and track yards of the International Railway. It was also suggested that the street between this yard and private property be widened and strips for two rows of trees provided, and that the subdivision and occupation of adjoining private land (which would be in part at least suitable, eventually, for stores) should be controlled by restrictions or agreements, so that the frontage may be dignified and even handsome. A site for a passenger terminal for the International Railway was suggested. The immediate object of this plan was, however, to indicate to the Hydro-Electric Power Commission the desirability of filling the new shore out more at the present mouth of the Welland River in order to provide for the future realignment of the river drive.

The Boulevard.

Two recommendations were made in connection with the boulevard or river drive. One was that a comprehensive study plan should be made for discussion with owners of adjoining land for a system of highways, more particularly for a boulevard or wide street in a general way, parallel with the river drive and a few hundred feet from it, for the purpose of safeguarding the river drive in the future from commercial traffic and especially from an electric railway. The lines and width having been fixed by agreement or condemnation, the cost of construc-

tion need not be incurred until it becomes for the interest of the land owners to open the street. In addition, places for entering cross streets into the river drive at reasonable intervals, should be studied and, if possible, fixed. This done, many applications for farm and residence drivers into the river drive could be granted so as to conform to future street intersections or at least to be properly spaced with reference to them. Likewise locations for storm drains, sewers and water pipes could be more intelligently determined than without such a plan, and in some cases street trees could be planted long in advance of the opening of streets. Also lot lines and houses and barns could be located with due regard to future cross streets. The other recommendation was that a set of restrictions, varying doubtless in different places, should be adopted to control the development of adjoining land in harmony with the purposes of the river drive. The most obvious restriction would be as to building limit lines, but an even more important one would have for its purpose the prevention of factories and other commercial uses of the areas best adapted to residential uses. Different restrictions would be framed for areas intended by land owners for factory sites. In neither case need farming be interfered with, until voluntarily discontinued. Various other restrictions will be worth discussing with land owners.

Dufferin Islands.

A sketch plan was prepared to show what seems a desirable relocation of the river drive to bring it close to the forebay of the Ontario Power Co's gatehouse. If the idea is approved the actual construction may be deferred for years. The main argument for this change is that it will afford more pleasure to visitors by enabling them to command more fully the fine river views. The proposed line may be objected to on the score of indirectness by persons using the public road which climbs the bluff above Dufferin Channel to connect with Portage Road, yet this objection should not count against the manifest advantage above indicated.

Electric Railway Bridges.

The three long through truss steel bridges used by the electric railway in crossing channels among the Dufferin Islands are very ugly features in the charming local landscape. Fortunately they can be used to advantage in other places in connection with the new power constructions, and the International Railway Co. will replace them by small reinforced concrete bridges, the tops of which will rise but little above the tracks, which will be a vast improvement in landscape effect over the existing high truss bridges. It is to be hoped that an arrangement can be made for adding a rock-faced limestone facing and parapet to these concrete structures in order to harmonize them with the local landscape. The parapets and openings should be level, not parallel with the rising grade of the tracks.

Revision of Banks of Dufferin Channel.

In previous reports, we have called attention to the monotonous and ugly banks of Dufferin Channel made in connection with the construction of the drive between the channel and the wooded bluff. A suggestive sketch has now been submitted to indicate, in a general way, several slightly projecting points with gentler grassy slopes between. If made more gentle, the slopes will not need riprap or pitched stone protection above the water surface, but at the points a few big

boulder-like masses of limestone, projecting slightly above the surface, will add to the picturesque effect if the work is cleverly done in imitation of nature. The intended effect will be still further increased by having a group of trees at each of the points to contrast with the more open grassy and gentler slopes between the points. An abundance of material for the filling is available from the spoil banks, left during the recent construction of additional conduits by the Ontario Power Co. Topsoil will, however, be more difficult to obtain, but a limited amount of silt can be secured from the channel itself. It is also proposed to replace the straight weirs by crooked ones carefully concealed by rustic stonework and boulders in such a way as to closely resemble a natural ledge. The length of the weirs can, at the same time, be reduced so as to be in scale with the comparatively small

Testing Narcissi.

flow of water. A sandy beach for the bathers is also indicated on the plan. The time may come when boating should be provided for. The evident safety of this branch of the main river would appeal to parents and others.

Spoil Banks.

The question of what to do with the ugly and obtrusive spoil banks left in the park during the construction of additional as well as former conduits for the power plant has again come up. A large part of them can be used to advantage for filling out points and gentle slopes along the drive around Dufferin Channel. Others must remain until some future time when the expense of their removal can be afforded. Meanwhile, they should be concealed, as much as possible, at moderate expense, by trees, shrubs and vines. A bed of good topsoil will be needed

about the base of each spoil bank, at any rate on the side toward the river drive. In this bed can be planted sterile grape vines, which are the biggest growing of the vines that would be suitable and at the same time hardy and handsome. A mixture of large growing species of hardy and good looking native shrubs, will help to conceal the spoil banks and to diversify the effect. Special pits can be excavated and filled with good earth for suitable trees, irregularly spaced and not so near the shrub and vine bed as to kill the shrubs by shading them too heavily.

Landscape Break in Cliff Walk.

A break has occurred in the cliff walk and guard fence between the main entrance and the falls due to a land slide. Such land slides are unfortunately liable to occur almost anywhere and at any time along the crest of the gorge—not frequently—but often enough to be a source of anxiety to some visitors and to persons more or less responsible for the safety of the arrangements made for the accommodation of visitors. It would be a reasonable precaution to build the walk along the cliff of reinforced continuous concrete slab, combined with reinforced concrete cantilever beams connected with longitudinal beams of the same construction. The cost of the reinforced slab construction would not be alarmingly great. The cost of the reinforced beams would depend upon the spacing and upon the strength aimed at. Any, or all of the beams would, under certain circumstances, become cantilever beams and working together would carry an area of pavement from under which the natural rock and earth had slid away. In case of any ordinary land slide, the pavement would remain intact and it would be a simple matter to fill the space under it with flat stones so that it would never slide again.

New Power House Spur Track.

The intention of the Hydro-Electric Power Commission of Ontario to construct a spur track, several miles long, from Queenston, along the left bank of the Niagara River, to the site of the proposed power house in the lower gorge gives rise to a sense of alarm at the ugliness of the resulting gash in the precipitous wooded slope. Considering that this power house will be in a park—one of the greatest and most important in the world—it would seem worth while to devise some less conspicuous means of getting supplies to the power house. For instance, a tunnel could be run in horizontally from the lower freight yard to a vertical elevator in a shaft, the top of which would be in the upper freight yard. This could be made adequate in size for one or more freight cars, so as to avoid rehandling. A cheaper alternative would be an inclined railway following the talus slope and tunneling through the cliff. This would disfigure the landscape somewhat, but with suitable provision of topsoil on each side of the exposed portion, it could, in time, be mostly concealed by trees and by vines grown on a latticed arbor. Assuming, however, that the railway will follow the river, the profile should be such that the road bed will be mainly in fill. There will be plenty of rock available to build a rustic, dry retaining wall along the down-hill side of the road bed. In places a trestle may be required. Where cuts are unavoidable a dry stone wall will greatly lessen the extent of the gash in the steep talus slope. By these means a great many existing trees can be preserved, with due care on the part of the construction gangs, and thereby the damage to the valuable scenery greatly mitigated.

Respectfully,

John C. Olmsted.

ORDER-IN-COUNCIL APPROVING AGREEMENT WITH THE ONTARIO POWER COMPANY FOR WATER CARRYING CONDUIT NO. 3.

Copy of an Order-in-Council, approved by His Honour the Lieutenant-Governor, dated the 23rd day of April, A.D. 1920.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to The Queen Victoria Niagara Falls Park Act, Chap. 50, R.S.O. 1914, Your Honour do approve of the accompanying agreement bearing date 1st March, 1918, made between the Commissioners of the Queen Victoria Niagara Falls Park of the First Part and the Ontario Power Company of Niagara Falls of the Second Part, respecting the construction of works and exercise of power within the Queen Victoria Niagara Falls Park.

Certified,

J. LONSDALE CAPRÉOL,
Clerk, Executive Council.

AGREEMENT WITH THE ONTARIO POWER COMPANY FOR WATER CARRYING CONDUIT No. 3.

THIS AGREEMENT made in triplicate the first day of March, 1918:

BETWEEN:

THE COMMISSIONERS OF THE QUEEN VICTORIA NIAGARA FALLS PARK (hereinafter called the Commissioners),

Of the First Part,

—and—

THE ONTARIO POWER COMPANY OF NIAGARA FALLS (hereinafter called the Company),

Of the Second Part.

WHEREAS the Commissioners have agreed to allow the Company to construct a temporary conduit in addition to conduits numbers 1 and 2, already constructed in accordance with the terms of the several agreements between the parties relating hereto, which said third conduit is hereinafter referred to as Conduit Number 3.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. The Commissioners agree with the Company that the Company may forthwith proceed with the construction and installation of a third pipe or conduit, 13½ feet in internal diameter (hereinafter referred to as Conduit Number 3) from a point at or near its forebay gate house, and following the route shown on plan 10-e-1, and terminating in the surge tank as located on plan 10-d-5, and with the construction of a surge tank as shown on said plan 10-d-84, together with

the construction of an extension to the power house of the Company and steel penstocks to connect the said pipe or conduit to 18,000 horse-power turbines located in the said extension to the present power house, as shown on plan 10-d-3, all of said plans namely, 10-d-5, 10-d-84, 10-d-3, and plan 10-e-1, being attached hereto and forming part of this agreement.

2. The said conduit number 3 shall be laid by the Company in an open trench, and all the material excavated from the said trench is to be deposited along the sides of the same, but the Company shall completely back fill and adequately and permanently restore the original surface over that section of the pipe or conduit lying between the forebay gatehouse and the line of the production south westerly of the south easterly wall of the Power house of the Electrical Development Company, Limited, and also over that section of the pipe or conduit lying between Table Rock House and the said surge tank. Except as otherwise provided herein all excavated material is to be temporarily removed and deposited within the areas shown in red on plan 10-e-1.

3. During the construction of the works hereinbefore provided for, the Company shall take at its own expense all such measures for the protection of (first) the power plants of the Power Companies within the Park as may be considered necessary by the Commissioners or by the officer in charge of the Military Forces engaged in the protection of the said power plants, and, (second) the Water Works Intake and plant of the Corporation of the City of Niagara Falls within the Park, and also the property of all other lessees or licensees of the Commissioners within the Park as may be considered necessary by the Commissioners; and in case of any default by the Company in carrying out the provisions of this paragraph, the Commissioners shall have the right to make good the default of the Company from time to time, and the Company shall pay to the Commissioners all such expenses as the Commissioners may incur in respect thereof.

4. The Company shall transplant all trees and shrubs, which shall in the opinion of the Park Superintendent be necessary in connection with the construction of the work, and shall bear the entire cost of so doing. No trees or shrubs shall be destroyed except with the approval of the Commissioners. The Company shall trim the banks of the said trench where the same is left open, and the excavated material therefrom, so that the same will as far as possible present a neat and tidy appearance, and quick growing shrubs, vines and grass shall be planted at the expense of theCompany to cover the exposed surfaces of the excavated material to the satisfaction of the Commissioners.

5. In handling the material excavated from the trench, the Company shall separate the good surface soil from the other material, and deposit the surface soil at convenient points adjacent to the trench (and the Commissioners may designate such convenient points). The Company shall upon the completion of the works use such portion of the said surface soil as the Commissioners may direct in restoring the surface over the pipe or conduit at the two ends where the same is to be back filled, and the remainder of the good surface soil, if any, is to remain until the final restoration of the surface disturbed by the conduit construction is undertaken.

6. Within five years from the date hereof, or at such sooner time as the Company may desire, the surge tank and such portions of the pipe or conduit as have not been back filled as herein provided shall be dismantled and removed from the Park, and the original surface of the Park fully restored, and all trees

and shrubs removed and re-transplanted at the expense of the Company to the satisfaction of the Commissioners.

7. The Company shall upon the completion of the extension of the said Power House clear up and remove all debris or unsightly material, and if the said extension of the Power House is removed at the expiration of the said period of five years, shall fill up the excavation and clear up the site thereof, so that the same will present a neat and tidy appearance to the satisfaction of the Commissioners.

8. The Company at its own expense construct across the said open trench temporary foot and vehicular bridges of a neat and artistic design suitable for the passage of the foot or vehicular traffic lawfully using the said Park at such points along the open trench as may be designated by the Commissioners, and shall during the period covered by this agreement keep such temporary bridges in proper repair.

9. The Company shall have the right during the period of five years from the date hereof to divert the waters of the Niagara River through the said pipe or conduit Number 3, and to develop power therefrom by the means aforesaid at the Company's power house, and the Company shall pay to the Commissioners for the power generated by means of the water so diverted at the rates fixed in the agreement between the parties hereto, dated the 28th June, 1902, and as an addition to the amounts now payable for power generated thereunder.

10. All the work to be done and executed by the Company in order to carry out the construction as hereinbefore provided and the manner in which the same may from time to time be proposed to be performed or varied shall before being commenced be submitted to the Commissioners, accompanied by plans, profiles and specifications, as the case may require, and shall be carried out and completed in such a manner as to secure as far as possible a degree of harmony in outline and treatment compatible with the location and with the works in a public park.

11. All provisions of the agreement dated 28th June, 1902, between the parties hereto, in so far as the same govern the construction of works, the method of carrying out the same and the approval of the Commissioners in so far as the same are not inconsistent with the temporary nature of the works provided for in this agreement, shall apply to the works hereby undertaken including the removal of the said pipe or conduit at the expiration of the time herein limited, and the restoration of the surface of the park.

12. At the expiration of the said period of five years from the date hereof, or sooner if the Company should remove the said pipe or conduit number 3, all the rights of the Company to the use of conduit number 3, or to develop power through the agency thereof from the waters of the Niagara River within the Park thereby shall cease and come to an end.

13. And the Company shall indemnify the Commissioners from all claims or demands by any person or persons whomsoever, whether arising by reason of any injury to persons or property or those lawfully using or being upon the Park premises during the construction of the works hereby authorized and their maintenance during the period covered by this agreement, or by reason of the exercise by the Company of the rights and powers conferred on them by this agreement or by reason of anything done by the Company in the exercise thereof affecting any property, rights or privileges heretofore by the Commissioners granted to or conferred upon any person or persons whomsoever or enjoyed, used or exercised by any such person or persons under the Commissioners: it being the intention of this agreement that should the Company in the exercise of the rights hereby

granted so affect any property, rights or privileges granted by or enjoyed under the Commissioners, the Company shall fully indemnify the Commissioners in respect thereof, and in the event of any claims or demands as aforesaid being preferred before or in any tribunal, whether in a Court or by proceedings or arbitration against the Commissioners, or for the Commissioners, or in their name, the Company undertakes and agrees to intervene on behalf of the Commissioners and defend the same or take such action in the premises at the cost and charges of the Company; the Commissioners conferring upon the Company all such rights and powers to act in their name and in their behalf in the premises.

14. This agreement shall have no force or effect until approved by the Lieutenant-Governor in Council.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals.

SIGNED, SEALED AND DELIVERED

In the presence of

JOHN H. JACKSON.

E. C. SETTELL.

QUEEN VICTORIA NIAGARA FALLS PARK COMMISSIONERS.

(Seal)

P. W. ELLIS,
Chairman.

THE ONTARIO POWER COMPANY OF NIAGARA FALLS.

(Seal)

A. BECK,
President.

W. W. POPE,
Secretary.

REPORT OF THE ROYAL COMMISSION UPON THE RIGHTS OF THE ELECTRICAL DEVELOPMENT COMPANY TO DIVERT WATER AND GENERATE POWER.

To His Honour THE LIEUTENANT-GOVERNOR OF THE PROVINCE OF ONTARIO, IN COUNCIL.

MAY IT PLEASE YOUR HONOUR:

By order of Your Honour of July 25th, 1917, in pursuance of subsection 1 of section 13 of the Water Power Regulation Act, 1917, (7 George V., Ch. 22) we were appointed as Commissioners to hold an inquiry under The Public Enquiries Act, and report to the Lieutenant-Governor in Council as to,

(*a*) The quantity of water in cubic feet per second which the said The Electrical Development Company of Ontario, Limited, is entitled to divert or use;

(*b*) The amount of power in horse-power which such Company is entitled to generate or develop;

(*c*) The extent, if any, by which the capacity of the Works installed or equipped by such Company exceeds the amount of power in horse-power which such Company is entitled to develop or generate;

(*d*) The price and terms and conditions upon which, having regard to all the circumstances and to the rights of such Company as ascertained by the Commissioners, the power, to the extent of such excess, should be delivered to the Hydro-Electric Power Commission of Ontario as provided in section 13 of the Water Powers Regulation Act, 1916; and

(*e*) Such other matters connected with or arising out of the subject matter of the reference as the Commissioners may deem expedient.

Pursuant thereto, we proceeded to hold the enquiry, and before us appeared Mr. George H. Kilmer, K.C., and Mr. C. C. Robinson representing the Attorney-General of the Province of Ontario, the Commissioners for the Queen Victoria Niagara Falls Park and (with Mr. W. W. Pope) the Hydro-Electric Power Commission of Ontario; Mr. D. L. McCarthy, K.C., and Mr. H. J. Scott, K.C., representing The Electrical Development Company of Ontario, Limited; and Mr. A. W. Anglin, K.C., representing the National Trust Company Limited, Trustees under a bond mortgage made by the Electrical Development Company of Ontario, Limited.

For reasons which they stated and which will appear from the stenographer's report of the proceedings, Mr. McCarthy, Mr. Scott and Mr. Anglin, before any witnesses were called, withdrew from the proceedings. At a later stage and after some evidence had been taken, Mr. W. N. Tilley, K.C., appeared before us representing Messrs. Howe, Snow, Corrigan, and Bortles, of Grand Rapids, in the State of Michigan, who, he said, had sold bonds of the company and represented bondholders, and from that time onward he was present at the proceedings.

The enquiry was continued during several sessions; and such witnesses were called and heard and such evidence and argument submitted as the parties represented desired to offer.

We also had the advantage of going through and examining and inspecting the power house and plant of The Electrical Development Company of Ontario, Limited, at Niagara Falls. The operating part of this plant comprises eleven generating units (turbines, generators, etc.) which, for convenience of reference, are numbered from 1 to 11 respectively. Four of these (numbers 8 to 11 inclusive) were installed in 1904, three in 1910, and four in 1912; the capacity of each of the units 8 to 11 being less than that of each of the other units. Each unit has a safe operating capacity in excess of what is called its capacity stated by its manufacturer, that excess being roughly speaking about twenty-five per cent. over the rated capacity.

Each of these units requires 300 horse-power to bring the turbine and the machinery and generator connected with it up to the point where they begin to produce or develop power for commercial use—power that can be made use of otherwise than for the purpose of such speeding up and excitation: this 300 horse-power is constant, being necessary not only to bring the unit to the point where it will develop power for commercial use but also to maintain it at that stage. This we mention by way of explanation of the difference between what

has been referred to in the evidence as wheel power (power at the turbines including, the 300 horse-power already mentioned) and electrical horse-power (power at the generator switch board ready for use commercially by customers and others to whom it may be delivered).

Our answers to the questions submitted to us are as follows:

(*a*) The number of second feet of water, that is cubic feet of water per second, required to develop 125,000 horse-power varies according to the head under which the works are operated, and is as follows:

At 135 feet head	10,512 second feet
At 136 feet head	10,430 second feet
At 138 feet head	10,287 second feet
At 140 feet head	10,132 second feet
At 142 feet head	9,996 second feet
At 144 feet head	9,860 second feet
At 146 feet head	9,715 second feet
At 148 feet head	9,518 second feet

and our conclusion is that it may be taken that the Company is entitled to use 10,512 second feet of water.

(*b*) We find that the Company is not entitled at any time to develop more than 125,000 horse-power for commercial use, and that the contention that it may exceed that amount if the average quantity used does not exceed 125,000 horse-power is not well founded.

Horse-power for commercial use means, in our opinion, that available for disposition to customers, and does not include the power necessary to be developed in order to make ready to deliver horse-power from the generators or switchboard.

We find that under the terms of the contract, the Company is entitled to develop 125,000 horse-power not at the wheel, but at the generator. It is necessary as has already been said, to use 300 horse-power per unit for eleven units for the purpose of speeding up and exciting before there is produced horse-power for commercial use.

The question was raised as to whether for the purpose of production of pneumatic horse-power or other horse-power than electrical, more water is required than for the production of electrical horse-power, and we directed that evidence should be given as to this, and it was given: and it establishes, as we find, that no more water is required for the development of pneumatic or other horse-power than for the production of electrical horse-power.

(*c*) We find that the capacity of the works installed or equipped by the Company is 150,000 horse-power for commercial use, which exceeds by 25,000 horse-power the amount of horse-power which the Company is entitled to develop or generate for that purpose.

(*d*) Having regard to the circumstances and present conditions, should the Company be ordered to deliver to the Hydro-Electric Power Commission of Ontario such excess power or energy, we are of opinion and we find that a reasonable price for such excess power or energy is $9.00 per horse-power per annum, calculated on the average amount of such excess so delivered to and taken by the Commission in each year.

In stating this price it is not to be taken as expressing any opinion as to the rights or liabilities of the parties in respect of any power or energy that may heretofore have been developed by the Company in excess of 125,000 horse-power.

All of which is respectfully submitted.

(Sgd.) W. R. Meredith.
(Sgd.) R. F. Sutherland,
(Sgd.) H. T. Kelly.

Dated at Osgoode Hall, Toronto,
April 25th, 1918.

Agreement with the Maid of the Mist Steamboat Company for Landing Privileges.

THIS INDENTURE made (in triplicate) the 1st day of June, in the year of our Lord one thousand, nine hundred and eighteen.

IN PURSUANCE OF THE ACT RESPECTING SHORT FORMS OF LEASES.

Between:

THE COMMISSIONERS OF THE QUEEN VICTORIA NIAGARA FALLS PARK, hereinafter called "The Commissioners,"

The Lessors of the First Part,

—and—

THE MAID OF THE MIST STEAMBOAT COMPANY, a Corporation duly incorporated under the laws of the State of New York, the certificate of incorporation whereof is filed and recorded in the office of the Secretary of State, at the City of Albany, on the 20th day of February, 1892, hereinafter called "The Company,"

The Lessees of the Second Part.

WITNESSETH that in consideration of the yearly rents, covenants and conditions hereinafter reserved and contained on the part of the said Company, their successors and assigns, to be paid, observed and performed, they, the said Commissioners, have leased and by these presents do lease unto the said Company, their successors and assigns all those parcels of land within the Queen Victoria Niagara Falls Park and in the City of Niagara Falls, and Province of Ontario, being the wharves, marine railway and buildings shown on the plan hereto annexed, and including the winter storage of vessels together with the right of ingress and egress by the present ways or any ways that may be substituted by the Commissioners from time to time to and from the lands and property hereby leased; (reserving to the Commissioners and to all other persons entitled to the privileges of the Park the right to pass and repass over the area shown on the said map annexed).

TOGETHER with all the rights, members and appurtenances whatsoever to the said lands and premises belonging or appertaining; to have and to hold the said hereby leased premises, for and during the term of one year commencing the first day of January, one thousand, nine hundred and eighteen and so on from year to year; provided always that the Commissioners may terminate the said term at the end of any year, including the first year, by giving notice in writing to the Company at least three months before the end of the said year which is to end the said lease.

YIELDING AND PAYING THEREFOR yearly and every year during the said term hereby granted unto the said Commissioners and their successors, the sum of one thousand dollars of lawful money of Canada payable on the first day of August in each and every year during the continuance of the said term.

The said Company hereby covenant and agree with the said Commissioners that in consideration of the premises, and of the leasing and letting by the said Commissioners to the said Company of the lands above named for the term hereby created (and it is upon that express understanding that these presents are entered into) that, notwithstanding anything contained in Section Thirty of Chapter one hundred and seventy of the Revised Statutes of Ontario, 1897, or in any other section of said Act, that none of the goods or chattels of the said Company at any time during the continuance of the term hereby created on said demised premises, shall be exempt from levy by distress for rent in arrears by said Company as provided for by said Section of said Act above named, and that upon any claim being made by the said Commissioners this covenant and agreement may be pleaded as an estoppel against said Company in any action brought to test the right to the levying upon any such goods as are named as exempted in said section. Said Company waiving as they hereby do, all and every benefit that could or might have accrued to them under and by virtue of the said section of the said Act, but for the above covenant:

AND THE SAID COMPANY for themselves, their successors and assigns hereby covenant with the said Commissioners and their successors to pay rent, and to pay taxes and to repair (reasonable wear, tear and damage by fire, lightning and tempest only excepted):

AND that the said Commissioners may enter and view state of repair:

AND that the Company will repair according to notice (except as aforesaid) and will not assign or sublet without leave:

AND will not carry on any business but that incidental to Ferry Landing and Excursion business, and without restricting the general meaning of the preceding words will not carry on any restaurant, curiosity or photograph or any other business that shall be deemed by the Commissioners to be an annoyance or nuisance on said premises, or by which the insurance on said premises will be increased:

AND that they will leave the premises in good repair.

It is admitted by the Company that one of the chief duties of the Commissioners is to provide for and preserve the scenic and general features of Queen Victoria Park as a public park of which the premises form part, and in order to insure such object, the Company covenants with the Commissioners to at all times during the said term keep the said premises, including all buildings and erections thereon, in a neat and tidy condition and so as to present an appearance that shall not in the opinion of the Commissioners be unsightly or injuriously affect the scenic and general appearance of the Park. And in case at any time

or times the Company has not or is not complying with this covenant (as to which the opinion of the Commissioners shall be final) and the Company shall for a period of three weeks fail to remedy the default as specified by the Commissioners by notice in writing, the Commissioners shall have the right to declare this lease at an end and shall thereupon be immediately entitled to possession thereof:

AND ALSO that if the term hereby granted shall be at any time seized or taken in execution or in attachment, by any creditor of the said Company, or if the said Company shall make any assignment for the benefit of creditors, or becoming bankrupt or insolvent shall take the benefit of any Act that may be in force for bankrupt or insolvent debtors, the then current year's rent shall immediately become due and payable and the said term shall immediately become forfeited and void:

Proviso for re-entry by the said Commissioners on non-payment of rent, or on non-performance of covenants, or seizure or forfeiture of the said term for any of the causes aforesaid:

The said Commissioners covenant with the said Company for quiet enjoyment.

IN WITNESS WHEREOF the parties above named have affixed their respective corporate seals, on the day and year first above mentioned.

Witness:

Lora S. Avery.

MAID OF THE MIST STEAMBOAT CO.

Frank LaBlond, *President.*
Ann E. Rae, *Sec'y-Treas.*
W. H. Cookman, *Manager.*
(Seal)

QUEEN VICTORIA NIAGARA FALLS PARK COMMISSIONERS.

P. W. Ellis, *Chairman.*
(Seal)

Order-in-Council Approving Agreement with the Hydro-Electric Power Commission of Ontario for Welland River Intake.

Copy of an Order-in-Council, approved by His Honour the Lieutenant-Governor, dated the 23rd day of April, A.D. 1920.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to The Queen Victoria Niagara Falls Park Act, Chap. 50, R.S.O. 1914, Your Honour do approve of the accompanying agreement bearing date the 20th day of September, 1918, made between the Commissioners of the Queen Victoria Niagara Falls Park of the First Part and the Hydro-Electric Power Commission of Ontario of the Second Part, respecting the construction of works by the Hydro-Electric Power Commission of Ontario at the mouth of the Welland River, and the exercise of powers conferred by an

Act of the Ontario Legislature passed in the sixth year of the reign of His Majesty King George V., Chap. 20, to construct works for purpose of diverting the waters of the Niagara River, Welland River and tributary waters.

Certified,

J. Lonsdale Capréol,
Clerk, Executive Council.

Agreement with the Hydro-Electric Power Commission of Ontario for Welland River Intake.

MEMORANDUM OF AGREEMENT made this 20th day of September, 1918:

Between:

THE COMMISSIONERS OF THE QUEEN VICTORIA NIAGARA FALLS PARK (hereinafter called the Park Commissioners),
Of the First Part,

—and—

THE HYDRO-ELECTRIC POWER COMMISSION OF ONTARIO (hereinafter called the Hydro Commission),
Of the Second Part.

WHEREAS the Hydro Commission are authorized by an Act of the Ontario Legislature passed in the sixth year of the reign of His Majesty King George V, Chapter 20, to construct works for the purpose of diverting the waters of the Niagara River, Welland River and tributary waters or any of them, and conveying the same by aqueduct, conduit or canal or any other form from a point on the Welland River or Niagara River above the cataract, and discharging such waters into the Niagara River for the purpose of developing electrical or pneumatic power or energy;

AND WHEREAS the proposed construction of the Hydro Commission in pursuance of the said powers at the mouth of the Welland River crosses the boulevard and other lands of the Park Commissioners at the mouth of the Welland River, including land covered by water as shown on the map or plan of the said work prepared by the Hydro Commission which is attached hereto;

AND WHEREAS the Hydro Commission have requested the Park's Commission to allow the Hydro Commission the use of the lands as provided by the said plan and the changes in the same as called for by the construction of the works as shown on the said plan;

NOW IT IS HEREBY AGREED:

1. The Hydro Commission may enter upon the lands of the Park Commission at the mouth of the Welland River and construct thereon works for the Intake

of the Power Canal and the Power Canal of the Hydro Commission; said works being shown on the general plan hereto attached and signed by the parties hereto, which plan is hereby made a part of this agreement, and the Hydro Commission shall have the right thereafter to utilize the said works for the purpose of an Intake and Power Canal; and to enter from time to time upon the lands of the Park Commission adjacent thereto as may be necessary to operate and keep in repair the said Intake and Canal;

2. The Hydro Commission shall at all times during the construction of the said Intake and Power Canal upon the lands of the Park Commission provide a safe and convenient roadway for vehicles, foot-passengers and all travel lawful upon the said Boulevard, connecting the said Boulevard from north to south of the said Intake and Canal and so carry on the said works as to cause as little inconvenience as possible to persons lawfully using the said Boulevard;

3. The Hydro Commission shall deposit all spoil or waste material which is on or near the said boulevard at such places and in such manner as may be approved of by the Park Commissioners, and generally shall so construct and leave the Intake and Power Canal over the lands of the Park Commissioners and in the vicinity thereof, in such condition as to secure, as far as possible, a degree of harmony in outline and treatment compatible with the general scheme of the Queen Victoria Niagara Falls Park and Boulevard;

4. The Hydro Commission shall make and construct all necessary permanent works to continue the said boulevard from the north to the south side of the said Intake and Power Canal according to plans to be approved of by the Park Commissioners and so as to provide a safe roadway for all travel by persons and vehicles over the same, and shall from time to time repair and keep in repair and reconstruct when necessary the said portion of the said boulevard during the use of the said Intake and Power Canal by the Hydro Commission, and the Hydro Commission shall bear and pay all cost of such construction, repair and reconstruction;

5. The Park Commissioners shall not be liable for any loss or damage caused to any person or property by reason of the construction of the said Intake or Power Canal or by the Hydro Commission in the construction of the said works, or in the construction, repair or reconstruction of the said boulevard, or for any damage to any person or property by reason of the want of repair of the said portion of the said boulevard, and the Hydro Commission shall indemnify and save harmless the Park Commissioners its servants or agents and all their property for and against any claim or demand made by any party whomsoever for or on account of any injury, loss or damage for which under the provisions of this agreement the Park Commissioners shall not be liable;

6. This agreement shall not affect any right or claim of the Park Commissioners against the Hydro Commission for the value of any lands of the Park Commissioners taken or used by the Hydro Commission, or any property of the Park Commissioners injured or destroyed during the construction of these works, but due and proper compensation therefor shall be paid by the Hydro Commission to the Park Commissioners such compensation to be ascertained, in case the parties hereto fail to agree as to the amount of the same, by arbitration under the provisions of the Public Works Act;

7. This agreement or the consent of the Park Commissioners to the said works shall not prejudice or affect in any way the right of the Park Commissioners as riparian owners to compensation for the diversion of the waters of the Niagara

River, by way of the said Intake and Power Canal, but all and any compensation whether by way of rental or otherwise and the full right thereto is hereby expressly preserved to the Park Commissioners;

8.—This agreement shall have no force or effect until approved by the Lieutenant-Governor in Council;

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals;

SIGNED, SEALED AND DELIVERED

in the presence of

THE HYDRO-ELECTRIC POWER COMMISSION OF ONTARIO.

(Seal)

A. Beck, *Chairman.*

W. W. Pope, *Secretary.*

QUEEN VICTORIA NIAGARA FALLS PARK.

(Seal)

P. W. Ellis, *Chairman.*

John H. Jackson, *Secretary.*

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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1918

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1919

Printed by
THE RYERSON PRESS

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., *a Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ended 31st December, 1918.

Respectfully submitted,

I. B. LUCAS,

TORONTO, July 30th, 1919. *Attorney-General.*

PARLIAMENT BUILDINGS,

TORONTO, July 29th, 1919.

To The Honourable I. B. LUCAS, K.C., M.P.P., etc.,
Attorney-General,
Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of Insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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INDEXES:—

Index A: Dominion Licensees, standing registered at the 1st September, 1919, being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

Index AA: Corporations or Companies standing registered at the 1st September, 1919, in the Province of Ontario, for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Index B: Provincial Licensees, standing registered at the 1st September, 1919, being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C: Fire Underwriters' Agencies.

Index D: Insurance Brokers.

Index E: Guarantee Companies

DIVISION A

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, 7-8 George V, 1917, c. 29 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1919.

DIVISION A

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 6562. Certificate of Registry 3822.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary and Plate Glass Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $473,775, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 6563. Certificate of Registry No. 3823.

DIRECTORS AND OFFICERS.

Directors.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto; William B. Meikle, Toronto.

Officers.—Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company, 56 Vict., chap. 76; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,231, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 6514. Certificate of Registry No. 3774.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of $5,122,349, being $100,000 (A), and $5,022,349 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 6536. Certificate of Registry No. 3796.

Directors and Officers.

Directors.—Sir H. V. Meredith, Montreal; D. Forbes Angus, Montreal; C. B. Gorden, K.B.E., Montreal; F. W. Molson, Montreal; G. B. Fraser, Montreal.

Officers.— J. R. Eakin, Acting Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $5,068,285, being $133,622 Life A, and $4,934,663 Life B; also $2,444,906 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 6621. Certificate of Registry No. 3881.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association), Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,185,905, being $97, 431 Life A, $149,931 Life B, and $938,543 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 6580. Certificate of Registry No. 3840.

Directors and Officers.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, Toronto; John Macdonald, Toronto; Joseph Henderson, Toronto; Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; Lt.-Col. Frederic Nicholls, Toronto; Peleg Howland, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto.

Officers.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; James A. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54; an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit $85,367, accepted at the value of $70,895, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 6628. Certificate of Registry No. 3888.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following. United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act 1845, and re-registered with unlimited liability under the Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907 (F. p. 367).

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $2,865,241, being $1,244,601 Life and $1,620,640 Fire.

WESTERN ASSURANCE COMPANY.

Register No. 6526. Certificate of Registry No. 3786.

Directors and Officers.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, Montreal; D. B. Hanna, Sir John Aird, Z. A. Lash, K.C., LL.D., Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Brig.-Gen. Sir Henry Pellatt, C.V.O., Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.; E. Hay, Toronto; Lt.-Col. Henry Brock, Toronto; John H. Fulton, New York.

Officers.—W. B. Meikle, President and General Manager, Toronto; John Sime, Asst. Manager, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $92,228, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 6608. Certificate of Registry No. 3868.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Northern Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V.. s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $837,979, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 6505. Certificate of Registry No. 3765.

Directors.—Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal; James Carruthers, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal; J. D. Simpson, Deputy Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe, Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,349,570.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A.D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 6590. Certificate of Registry No. 3850.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.). The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.,; 1908, 7-8 Edward VII., (D), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated November, 1907, under the provision of the Imperial Statute in that behalf, the Pelican and British Empire Life Office agreed to transfer to The Phœnix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized the Phœnix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,472,897, being $613,440 Life and $859,457 Fire; also $1,726,537; vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 6670. Certificate of Registry No. 3930.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862;

31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1919, and expiring on 31st March, 1920, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $716,350, held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 6697. Certificate of Registry No. 3957.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of $3,254,894, held by the Receiver-General at Ottawa; also $5,332,005 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 6626. Certificate of Registry No. 3886.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1919, and expiring on the 31st day of March, 1920. to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $674,291.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 6673. Certificate of Registry No. 3933.

Directors and Officers.

Directors.—William A. Sims, England; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Colin E. Sword, Montreal; Wm. Thompson, Vancouver.

Officers.—V. Chateauvert, President, Quebec; R. Audette, Vice-President, Quebec; Geo. H. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4.—The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $188,942, held by Insurance Branch, Finance Department, Ottawa.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 6549. Certificate of Registry No. 3809.

Canadian Trustees.

K. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,078,799, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 6571. Certificate of Registry No. 3831.

Directors and Officers.

Directors.—J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; Sir Vincent Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal; W. McMaster, Montreal; Thos. DeWitt-Cuyler, Philadelphia; Sir Augustus Nanton, Winnipeg, Man.; Frank Scott, Montreal.

Officers.—H. E. Rawlings, President and Managing Director, Montreal; W. McMaster, Vice-President, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $56,459, held by Receiver-General of Canada.

NORTH AMERICAN LIFE INSURANCE COMPANY.

Register No. 6572. Certificate of Registry No. 3772.

Directors and Officers.

Directors.—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; Cromwell Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

Officers.—L. Goldman, A.I.A., F.C.A., President and Managing Director, Toronto; W. Kerr George, 1st Vice-President, Toronto; Lt.-Col. D. McCrae, 2nd Vice-President, Guelph; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,392, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 6484. Certificate of Registry No. 3744.

Directors and Officers.

Directors.—Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magnaic, James Henly Batty, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchcape, Captain Henry Brereton Hooper, R.I.M.

Officers.—Francis Alexander Johnston, Chairman; Henry John Gardiner, Deputy-Chairman; C. H. Faloon, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts, (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum if £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $453,613, held in trust by the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 6694. Certificate of Registry No. 3954.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Herman H. Wolf, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878; (B) to policies issued subsequently: Deposit accepted at the value of $5,249,454, being $100,000 (A) and $5,149,454 (B). Also $828,000 in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 6574. Certificate of Registry No. 3834.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union & National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $420,136, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 6583. Certificate of Registry No. 3843.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $9,072,694, held by the Government; being $100,000 Life A and $8,972,694 Life B; also $4,292,482 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 6647. Certificate of Registry No. 3907.

Directors and Officers.

Directors.—E. Hay, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, Montreal; D. B. Hanna, Toronto; Sir John Aird, Toronto; Geo. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto; Z. A. Lash K.C., Toronto; John H. Fulton, New York; Lt.-Col. Henry Brock, Toronto.

Officers.—W. B. Meikle, President and General Manager, Toronto; John Sime, Assistant General Manager, Toronto; E. F. Garrow, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail, Inland Transportation and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $105,618, held by the Dominion Government.

CALEDONIAN INSURANCE COMPANY.

Register No. 6632. Certificate of Registry No. 3892.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892; 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $439,125, held by the Minister of Finance of the Dominion of Canada.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 6606. Certificate of Registry No. 3866.

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1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. The members are related as shareholders in an incorportaed joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $255,225, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 6659. Certificate of Registry No. 3919.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1899, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,692,432, being $100,000 (A), and $1,592,432 (B).

THE TRAVELERS INSURANCE COMPANY.

Register No. 6575. Certificate of Registry No. 3835.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions

incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $745,309, being $415,309 (Life) and $330,000 (Accident). Also $3,810,000 in the hands of Canadian Trustees under the Insurance Act.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6634. Certificate of Registry No. 3894.

Directors and Officers.

Directors.—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; J. W. Ross, Montreal; Robert Adair, Montreal.

Officers.—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $700,000, of which there has been paid up $105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,637, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 6577. Certificate of Registry No. 3837.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of The Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 29.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at $58,157, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 6495. Certificate of Registry No. 3755.

Directors and Officers.

Directors.—Alexander Bissett, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada; W. H. R. Emmerson, Assistant Secretary and Actuary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, $461,000. Also $3,600,000 vested in Canadian Trustees under Insurance Act (accepted at $4,039,436, being $100,000 (A) and $3,939,436. (B.)).

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 6578. Certificate of Registry No. 3838.

DIRECTORS AND OFFICERS.

Directors.—William T. Woods, New York; Geo. W. Burchell, New York; W. A. Nash, New York; H. B. Hall, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York; S. A. Warner, Baltazzi, Westbury, L.I.; Rudolph O. Hanbald, New York.

Officers.—William T. Woods, President, New York; Wm. A. Nash, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $84,873, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 6524. Certificate of Registry No. 3784.

Officers.—W. T. Perry, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $714,556.

THE LONDON ASSURANCE CORPORATION.

Register No. 6698. Certificate of Registry No. 3958.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton Dewitt, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126. The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $329,258.

THE LONDON LIFE INSURANCE COMPANY.

Register No. 6643. Certificate of Registry No. 3903.

DIRECTORS, AND OFFICERS.

Directors.—John McClary, London, Ont.; Albert O. Jeffery, K.C., London, J. E. Jeffery, London; T. W. Baker, London; W. M. Spencer, London, Ont.; George M. Reid, London; Wm. Gorman, London; A. M. Smart, London.

Officers.—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager, and Edward E. Reid, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $52,179, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 6492. Certificate of Registry No. 3752.

Directors and Officers.

Directors.—A. H. C. Carson, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; S. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; W. G. Willoughby, Toronto.

Officers—A. H. C. Carson, President; F. D. Williams, Managing Director; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than $100,000, nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,402, held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 6675. Certificate of Registry No. 3935.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail and Tornado Insurance; also Explosion, Riot, and Civil Commotion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $406,872.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 6493. Certificate of Registry No. 3753.

Directors, and Officers.

Directors.—Lt.-Col. A. J. Wilkes, K.C., Brantford; William Stone, Toronto; Robert Junkin, Toronto; C. C. Dalton, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto; M. R. Gooderham, Toronto; Milton J. Beatty, Fergus, Ont.; J. B. McKechnie, Toronto.

Officers.—W. G. Gooderham, President, Toronto; Lt.-Col. A. J. Wilkes, 1st Vice-President, Brantford; C. C. Dalton, 2nd Vice-President, Toronto; J. B. McKechnie, General Manager, Toronto; E. S. Macfarlane, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $179,714, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 6655. Certificate of Registry No. 3915.

Directors and Officers.

Directors.—Col. Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; Sir Donald D. Mann, Toronto; D. C. Ross, Toronto; Geo. E. Gooderham, Toronto; C. A. Withers, Toronto.

Officers.—Col. A. E. Gooderham, President, Toronto; C. D. Warren, Vice-President, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51; Canada (1917), chap. 29, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to tranact Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $189,018, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 6672 . Certificate of Registry No. 2932.

Directors and Officers.

Directors.—William A. Sims, England; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alfred Wright, Toronto; Colin E. Sword, Montreal.

Officers.—William A. Sims, President, England; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $181,118, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 6674. Certificate of Registry No. 3934.

Directors and Officers.

Directors.—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; S. M. Sterling, A. J. Tipping, C. S. Parsons, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; Adam Johnston, Toronto; E. Fielding, Toronto.

Officers.—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; R. Ivens, General Manager and Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 6558. Certificate of Registry No. 3818.

Directors and Officers.

Directors.—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; E. F. Seagram, Waterloo; Dr. W. L. Hilliard, Waterloo; Ford Stanley Kumpf, Waterloo; P. H. Sims, Waterloo.

Officers.—Thos. Hilliard, President, Waterloo; S. B. Bricker, Vice-President, Waterloo; P. H. Sims, Vice-President, Waterloo; Ford S. Kumpf, Managing Director, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $51,309, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 6538. Certificate of Registry No. 3798.

Directors and Officers.

Directors.—Sir. Herbert Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; F. W. Fairman, Montreal, Que.; Wm. Hanson, Montreal, Que.

Officers.—F. W. Evans, President, Montreal, Que.; Wm. Hanson, Vice-President, Montreal, Que.; Robert Welch, General Manager, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1917, chap. 29, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Burglary, Accident, Sickness, Plate Glass, Automobile, Inland transportation, and Guarantee Insurance; excluding the guaranteeing and becoming security for the due performance of any contract for which it is already licensed.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $115,144, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 6686. Certificate of Registry No. 3946.

Directors and Officers.

Directors.—Geo. C. Robb, Toronto; W. R. C. Corson, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; Olaf E. Gamberg, Montreal; James R. L. Starr, Toronto.

Officers.—H. N. Roberts, President and General Manager, Toronto; Olaf E. Gamberg, Vice-President, Montreal; James P. Bryne, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $98,040, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 6551. Certificate of Registry No. 3811.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $655,405, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6616. Certificate of Registry No. 3876.

Directors and Officers.

Directors.—Francis C. Bruce, Hamilton, Ont.; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Kitchener, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; L. J. Breithaupt, Kitchener, Ont.; Hume Cronyn, London, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, M.P.P., Southampton, Ont.; Geo. Pattinson, Preston, Ont.; W. C. Watson, Toronto; G. B. Ryan, Guelph.

Officers.—E. P. Clement, K.C., President, Kitchener, Ont.; F. C. Bruce, Vice-President, Hamilton, Ont.; Charles Ruby, Manager, Waterloo, Ont.; W. H. Somerville, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 2 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $104,225, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 6566. Certificate of Registry No. 3826.

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1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $571,692.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 6586. Certificate of Registry No. 3846.

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1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado Insurance, Sprinkler leakage, and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of $1,223,333, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 6550 . Certificate of Registry No. 3810.

DIRECTORS AND OFFICERS.

Directors.—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

Officers.—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52. The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance

Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,472,211, being Life A. $59,475; Life B $401,703, and Fire $1,011,033.

ÆTNA INSURANCE COMPANY.

Register No. 6635. Certificate of Registry No. 3895.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile, Inland Transportation, Tornado and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at $492,539.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 6513. Certificate of Registry No. 3773.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association, Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Sickness, Guarantee, Burglary, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at the value of $936,689.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 6653. Certificate of Registry No. 3913.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee, and Burglary Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of $54,940, held by the Receiver-General.

PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 6644. Certificate of Registry No. 3904.

Directors and Officers.

Directors:—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.; Louis F. Butler, John M. Halcombe, Robert J. Allyn, Hartford Conn.

Officers:—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford Conn.; John B. Knox, Secretary, Hartford, Con.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance (excluding insurance against loss by reason of injury to the person).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $413,957, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 6641. Certificate of Registry No. 3901.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Reed, Shaw and McNaught, Toronto. Suits by or against the Company may be brought in the name of the Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed $3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $257,830, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 6570. Certificate of Registry No. 3830.

DIRECTORS AND OFFICERS.

Directors.—Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal; C. H. Godfrey, Montreal.

Officers.—S. H. Ewing, President, Montreal; Hon. N. Curry, Vice-President, Manager and Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now so declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $158,020, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 6664. Certificate of Registry No. 3224.

Head Office, London, Eng. Chief Agent and Attorney for Ontario, Geo. Weir, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Guarantee, Burglary, Accident, Hail and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $831,181.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 6600. Certificate of Registry No. 3860.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $26,089,362, held by the Receiver-General; also $6,799,248, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 6506. Certificate of Registry No. 3766.

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1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $145,713, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 6548. Certificate of Registry No. 3808.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, Sir A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.; W. H. Cross, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice- Presidents, Winnipeg; C. C. Ferguson, General Manager, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,270.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 6485. Certificate of Registry No. 3745.

Officers:—Clair Jarvis, Head Consul Commander, London, Ont.; C. C. Hodgins, Head Advisor Lieutenant, Kingston; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Wm. Meen, Toronto and John Manning, London, Head Managers; D. Cinnamon, Lindsay, Past Head Consul.

1. Head Office, London, Ont. P. C. Hooper, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign; being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1917), chap. 29, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 6650. Certificate of Registry No. 3910.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79, 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies Acts, Public Acts still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March 1920, to transact Fire, Accident, Burglary, Guarantee, Sickness, Steam Boiler, Automobile, Plate Glass and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,177,732.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 6509. Certificate of Registry No. 3769.

Directors and Officers.

Directors.—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.; J. D. Simpson, Montreal, Que.; A. G. Dent, Liverpool, Eng.

Officers.—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada (1917), chap. 29, the Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $172,546, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6489. Certificate of Registry No. 3749.

DIRECTORS AND OFFICERS.

Directors.—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; Alexander Purdom, London; Charles Jenkins, Petrolia; W. S. Calvert, Toronto; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Strathroy, Ont.

Officers.—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Toronto; Alexander Purdom, 2nd Vice-President, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,571.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6487. Certificate of Registry No. 3747.

Directors and Officers.

Directors.—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; W. G. Morrow, Peterboro; James Ryrie, Toronto; James F. Weston, Toronto; John Aird, Toronto; H. H. Williams, Toronto.

Officers.—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto; G. C. Moore, A.I.A., Assistant Manager; D. Matheson, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 29, The Insurance Act, 1917; R.S.O. 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $225,537, held by the Receiver-General.

THE INDEPENDENT ORDER OF FORESTERS.

Register No. 6532. Certificate of Registry No. 3792.

Directors and Officers.

Directors:—W. H. Hunter, B.A., Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; Fred J. Darch, Toronto; Frank E. Hand, Los Angeles, Cal.; M. N. Cockburn, St. Andrews, N.B.; Hon. W. W. Bent, Bridgeport, Conn.

Officers:—W. H. Hunter, President, Toronto; Frank E. Hand, Vice-President, Los Angeles, Cal.; R. Mathison, Treasurer, Toronto; Fred J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters: 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901. 3 and 4 George V., chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members to the extent specified in the Act of Canada of 1914, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer as from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000, upon any one life.

5. The Corporation has deposited with the Government of Canada securities to the value of $104,000, accepted at $102,960.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 6579. Certificate of Registry No. 3839.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $62,850, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 6510. Certificate of Registry No. 3770.

Directors and Officers.

Directors:—F. J. Curran, Montreal, Que.; P. J. Veniot, Bathurst, N.B.; John J. Behan, Kingston, Ont.; W. E. Farrell, Fredericton, N.B.; B. A. Bourgeois, Moncton, N.B.; J. A. Macdonald, Glace Bay, N.S.; H. E. R. Stock, Toronto, Ont.; Geo. S. Cuvillier, Montreal, Que.

Officers:—F. J. Curran, President, Montreal; P. J. Veniot, Vice-President, Bathurst, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII, chap. 77 (D); Canada, 1917, chap. 29, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 6491. Certificate of Registry No. 3751.

Directors and Officers.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; Jas. Aiken, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Manager and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $82,510.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6678. Certificate of Registry No. 3938.

DIRECTORS AND OFFICERS.

Directors.—Elias Rogers, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

Officers.—Elias Rogers, President, Toronto; Albert J. Ralston, 1st Vice-President and Managing Director; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $47,650, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 6633. Certificate of Registry No. 3893.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of $382,028.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 6661. Certificate of Registry No. 3921.

Officers.—A. Webber, High Chief Ranger, Winnipeg; H. McPherson, Sub-High Chief Ranger, London; H. C. Wilson, High Chief Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; A. R. Wickett, High Court Senior Woodward, Toronto; W. H. Goddard, High Court Junior Woodward, Toronto; P. L. Farnsworth, High Court Senior Beadle, Brantford; J. A. Dynes, High Court Junior Beadle, Hamilton; Archie Martin, High Court Secretary, Toronto.

1. Head office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII, chap. 101.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of $127,346 accepted at $111,596.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 6569. Certificate of Registry No. 3829.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 429, 1877; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $28,348, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 6585 Certificate of Registry No. 3845.

Directors and Officers.

Directors.—David Fasken, K.C., Toronto; S. J. Parker, Owen Sound; Thomas Long, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Jos. Wright, Toronto; W. H. Gooderham, Toronto; J. H. Black, Toronto; George Gordon, North Bay; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; Anthony M. Rankin, M.L.A., Collins Bay.

Officers.—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, 1st Vice-President; Jos. Wright, Toronto, 2nd Vice-President; S. J. Parker, Owen Sound, 3rd Vice-President; J. H. Black, Managing-Director, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,428, held by the Government of Canada.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 6498. Certificate of Registry No. 3758.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $86,627.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 6496. Certificate of Registry No. 3756.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw, Toronto. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Society is now collecting premiums any paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,656.

Under Certificate of Registry No. 3757 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 6552. Certificate of Registry No. 3812.

Directors and Officers

Directors.—H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Wm. A. Denton, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; John W. Hobbs, Toronto; W. A. Dryden, Brooklin.

Officers.—Geo. B. Woods, President, Toronto; H. Wilberforce Aikins, M.D., Toronto, First Vice-President, and Sidney Jones, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and the Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1917), chap. 29).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,946, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 6564. Certificate of Registry No. 3824.

Directors.—G. T. Somers, Toronto; J. Gowans Kent, Toronto; Herbert M. Mowat, K.C., Toronto; R. F. McD. Russell, Vancouver; David Wood, Winnipeg; Jno. F. Ellis, Toronto; Geo. O. Somers, Chicago, Ill.; Sir Charles Hibbert Tupper, Vancouver, B.C.; Wm. Dineen, Toronto.

Officers.—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; H. R. Stephenson, Assistant Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1917), chap. 29, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $63,203, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 6637. Certificate of Registry No. 3897.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock ($3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile, Explosion, Sprinkler Leakage, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,619,564, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6584. Certificate of Registry No. 3844.

Directors and Officers.

Directors.—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Ottawa; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; Wm. F. Hull, Winnipeg; John Graham, Winnipeg.

Officers.—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1 Edw. VII (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $60,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 6657. Certificate of Registry No. 3917.

1. Head Office, London England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit, $210,221 accepted at $193,707.

MARYLAND CASUALTY COMPANY.

Register No. 6542. Certificate of Registry No. 3802.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1920, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at $271,773.

STATE LIFE INSURANCE COMPANY.

Register No. 6537. Certificate of Registry No. 3797.

DIRECTORS AND OFFICERS.

Directors.—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers.—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*- Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $277,460. Also $54,270 vested in Canadian Trustees under the Insurance Act.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 6501. Certificate of Registry No. 3761.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $296,268.

GREAT AMERICAN INSURANCE COMPANY.

Register No. 6614. Certificate of Registry No. 3874.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1920, to transact Fire, Hail, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $520,709.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 6504. Certificate of Registry No. 3764.

Directors.—J. Gardner Thompson, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal; James Carruthers, Montreal.

Officers.—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V, chap. 114; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Explosion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, $46,550.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 6690. **Certificate of Registry No. 3950.**

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1917), chap. 29, The Insurance Act; The Ontario Insurance Act, R.S.O, 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $37,620.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 6639. **Certificate of Registry No. 3899.**

Directors and Officers.

Directors.—Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. B. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Toronto; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Williams, Toronto.

Officers.—H. C. Cox, President; Noel Marshall, Vice-President; E. Williams, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of the Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of Automobiles against Fire.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $146,629, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 6559. Certificate of Registry No. 3819.

Directors and Officers.

Directors.—A. A. Altschuler, Douglas Alexander, Arthur J. Murphy, Charles E. Turck, John A. Reid, New York.

Officers.—Alex. A. Altschuler, President and Managing Director; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $5,000 held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 6546. Certificate of Registry No. 3806.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $225,519, held by the Receiver-General of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 6516. Certificate of Registry No. 3776.

Directors and Officers.

Directors:—Robert F. Massie, Toronto; Philip Pocock, London; R. S. Cassels, K.C., Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto; Geo. J. Cuthbertson, Montreal, Que.

Officers:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII.; see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact fire, automobile and hail insurance.

5. *Deposited assets.*— Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $89,535.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 6605. Certificate of Registry No. 3865.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C., G. M. Bosworth, Hon. Alphonse Racine, Alexander Laurin.

Officers:—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of the Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies' Acts, 1862 to 1893, in 1898; reincorporated 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact fire insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $519,992, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 6517. Certificate of Registry No. 3777.

1. Head Office, London Eng. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

*The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company, with the name of the "Yorkshire Insurance Company Limited," with new powers and a redivision of the existing Capital Stock.

3. *The members are related* as shareholders in an incorporated stock company, the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $108,815, held by the Finance Department, Ottawa.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

Register No. 6652. Certificate of Registry No. 3912.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under the Companies' Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (Consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $20,012, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 6486. Certificate of Registry No. 3746.

DIRECTORS AND OFFICERS.

Directors.—F. Morie-Miller, Perth, Scotland; J. A. McIntosh, Toronto; Thos. H. Hall, Toronto; Rt. Hon. Lord Morris, P.C., K.C.M.G., K.C., London, Eng.; Edward Hay, Toronto; Col. J. F. Michie, Toronto; Frederick Richardson, Philadelphia, Pa.

Officers.—Edward Hay, President; Col. J. F. Michie, Vice-President; Thos. H. Hall, Managing Director.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Guarantee, Sickness, Steam Boiler and Hail Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $217,274, held by the Receiver-General of Canada.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 6629. Certificate of Registry No. 3889.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion, of Canada, bearing date the 31st March, 1919, and expiring on 31st day of March, 1920, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $398,336, held by the Comptroller of Currency, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 6615. Certificate of Registry No. 3875.

DIRECTORS AND OFFICERS.

Directors.—J. T. Gordon, Winnipeg, Man.; F. W. Adams, Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. A. Matheson, Winnipeg, Man.; W. R. Bawlf, Winnipeg, Man.; C. E. Gordon, Winnipeg; H. W. Estlin, Winnipeg, Man.; Robt. G. Ironsides, Winnipeg.

Officers.—J. T. Gordon, President, Winnipeg, Man; W. A. Matheson, 1st Vice-President, Winnipeg, Man.; F. W. Adams, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Managing Director, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, George P. Awrey, Toronto, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII, chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate

in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $60,000.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 6619. Certificate of Registry No. 3879.

Directors and Officers.

Directors.—A. W. Damon, W. J. Mackay, F. Harris, Springfield; J. L. Pease, Springfield, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, Springfield, Mass.; Albert F. Dean, Chicago; Jas. Stattuch, Springfield, Mass.; Frederick Harris, Springfield, Mass.; G. G. Buckley, Springfield, Mass.

Officers.—A. W. Damon, President; G. G. Buckley, Vice-President; E. H. Hildreth, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Tornado, Sprinkler Leakage and Automobile Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $437,012.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 6618. Certificate of Registry No. 3878.

DIRECTORS AND OFFICERS.

Directors.—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; W. H. Malkin, J. B. Mathers, Vancouver; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; W. H. Kor, Vancouver.

Officers.—David H. Wilson, M.D., President, Vancouver, B.C.; W. H. Malkin, 1st Vice-President, Vancouver, B.C.; J. B. Mathers, 2nd Vice-President, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1917, The Insurance Act, Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $47,949.

PRUDENTIAL ASSURANCE COMPANY OF AMERICA.

Register No. 6589. Certificate of Registry No. 3849.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Samuel W. Shepard, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $8,160.887, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 6557. Certificate of Registry No. 3817.

Directors and Officers.

Directors.—J. T. Farish, Winston-Salem, N.C.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, J. G. Fuller, Granby, Que.; Geo. H. Sherwood, Cardinal, Ont.

Officers.—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D); Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of $18,649, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 6494. Certificate of Registry No. 3754.

Directors and Officers.

Directors.—C. C. Blackadar, A. E. Jones, Wm. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

Officers.—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to the Acadia Fire Insurance Company, A.D. 1906. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Hail Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $77,245, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 6488. Certificate of Registry No. 3748.

Directors.—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City.

Officers.—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $95,591.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 6663. Certificate of Registry No. 3923.

Canadian Directors.

Officers.—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident, Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $431,813.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 6531. Certificate of Registry No. 3791.

Directors and Officers.

Directors.—Robert Ness, Howick, Que.; I. N. A. Perrault, Montreal; R. A. Leduc, Montreal; L. P. Berard, K.C., Montreal; A. P. Frigon, Montreal; N. Rochon, Montreal; L. A. Lavallee, K.C., Montreal.

Officers.—Robert Ness, President, Howick, Que.; L. A. Lavallee, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*- The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII, chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 6-7 Edward VII, chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Live Stock, Plate Glass and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $30,800, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 6560. Certificate of Registry No. 3820.

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1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: State of Connecticut, 4th June 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario, see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members, as the Capital Stock ($1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Insurance of Automobiles against loss or damage resulting from hazards of navigation and transportation, and from collision with any stationary or moving object.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $572,313, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 6523. Certificate of Registry No. 3783.

Directors and Officers.

Directors.—F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; W. M. Fisher, Winnipeg, Man.; D. F. Coyle, Winnipeg; C. A. Adamson, W. A. Hebblewhite, Winnipeg, Man.

Officers.—J. A. Thompson, President, Winnipeg, Man.; W. M. Fisher, Vice-President, Winnipeg; H. H. Smith and W. P. Fess, Joint Managers, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Gilbert S. Pearcy, Toronto, Ont. Suits by or against the Company may be brought in the name of the North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license tssued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $54,433.

THE ROYAL GUARDIANS.

Register No. 6645. Certificate of Registry No. 3905.

Directors and Officers.

Directors.—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Montreal, Que.; P. N. Tessier, Quebec, Que.; D. J. Hoerner, Westmount; John McDowall, Montreal; W. H. Bardwell, Montreal; W. S. Atkinson, Montreal; H. Bjorklund, Montreal; E. J. Payson, Kitchener, Ont.; H. W. Monsell, St. Lambert, Que.; J. H. McIntyre, Westmount, Que.

Officers.—D. J. Hoerner, President; John McDowall, Vice-President; A. T. Patterson, General Manager and Managing Director.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright, West Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII, Chap. 158 (1910), Act respecting the Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life and Sickness Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $97,571, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6682. Certificate of Registry No. 3942.

DIRECTORS AND OFFICERS.

Directors.—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; Hon. N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que; J. Ambrose O'Brien, Ottawa, Ont.; Sir Wm. D. Reid, St. John's, Newfoundland.

Officers.—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Manager, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,892, held by the Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 6684. Certificate of Registry No. 3944.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought under the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Sprinkler Leakage Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $70,219, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 6665. Certificate of Registry No. 3925.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861), and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances affected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of investment of its surplus funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 6582. Certificate of Registry No. 3842.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Charles Donald, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $138,357.

NATIONAL SURETY COMPANY.

Register No. 6521. Certificate of Registry No. 3781.

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1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $68,001, held by the Receiver-General of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 6623. Certificate of Registry No. 3883.

DIRECTORS AND OFFICERS.

Directors.—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal.

Officers.—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), an Act respecting The Hudson Bay Insurance Company, and chap. 29 (1917), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,120, held by the Government of Canada.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 6553. Certificate of Registry No. 3813.

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1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, Laws of 1910, New York State, known as "An Act in relation to Insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail, Tornado, Explosion, Riot and Civil Commotion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $423,935, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

(Union Fire Insurance Company.)

Register No. 6651. Certificate of Registry No. 3911.

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1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877,

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $198,052, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 6525. Certificate of Registry No. 3785.

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1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Shaw & Begg, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom. The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII, chap. 69 (1908). An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $90,246, held by the Dominion Government.

CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 6502. Certificate of Registry No. 3762.

Directors and Officers.

Directors.—J. H. G. Russell, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; W. J. Boyd, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Toronto; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Thos. S. McPherson, Victoria, B.C.; Dr. A. D. Carscallen, Winnipeg; Col. Hon. A. C. Rutherford, Edmonton, Alta.

Officers.—J. H. G. Russell, President; F. H. Alexander, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII, 1909; 1 George V, 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,691, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PENNSYLVANIA.

Register No. 6533. Certificate of Registry No. 3793.

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1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII, chap. 29, The Insurance Act, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $191,435, held by the Government of Canada.

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Register No. 6581. Certificate of Registry No. 3841.

Directors and Officers.

Directors.—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

Officers.—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Insurance Company of Canada.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V, chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 1 Geo. V, chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $190,930, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 6695. Certificate of Registry No. 3955.

Directors and Officers.

Directors.—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., Toronto; J. O. McCarthy, Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Joliette, Que.; W. H. Elliott, Toronto; B. F. Ackerman, Peterborough; Mark Workman, Montreal, Que.; H. C. Scholfield, Toronto; Col. J. B. Miller, Toronto; T. J. Dillon, Welland, Ont.; H. Waddington, Toronto; J. F. Brown, Toronto; J. W. Russell, M.D., Toronto.

Officers.—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., President; J. O. McCarthy, Vice-President and General Manager.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Special Act of Parliament of Canada, 6-7 Edw. VII, chap. 120 (1907); 8-9 Edw. VII, chap. 123 (1909); 1917, The Insurance Act, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,336, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 6662. Certificate of Registry No. 3922.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry, Toronto. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII, chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII, chap. 49, Assurance Companies' Act (Imperial); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile and Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $563,111, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6612 . Certificate of Registry No. 3872.

DIRECTORS AND OFFICERS.

Directors.—R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Pembroke, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; J. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew; Lieut.-Col. D. R. Street, Ottawa .

Officers.—Hugh Doheny, President; J. J. Lyons and L. N. Poulin, Vice-Presidents; A. E. Corrigan, Managing Director; E. M. McNiece, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, Special Act, 1-2 George V, chap. 62, Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,016, held by the Receiver-General.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 6656. Certificate of Registry No. 3916

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alan Kenneth Macdougall, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a Company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1917), chap 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $220,700, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 6572. Certificate of Registry No. 3832.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899, and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1917), chap. 29, R.S.O., 1914, chap. 183.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile and Explosion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $229,610, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 6668. Certificate of Registry No. 3928.

Directors and Officers.

Directors.—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

Officers.—George R. Crowe, President; G. V. Hastings, Vice-President; Thomas L. Morrisey, General Manager, Montreal; Thomas Bruce, Deputy Manager.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Act respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $49,903, held by Department of Insurance, Ottawa

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BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 6529. Certificate of Register No. 3789.

DIRECTORS AND OFFICERS.

Directors.—Hon. Edward Brown, Winnipeg; R. W. Craig, K.C., Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. N. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; Jas. Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

Officers.—Hon. Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII, chap. 70, 1910; Canada, (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,194, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 6539. Certificate of Registry No. 3799.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario. Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), an Act authorizing the merger and consolidation of certain Corporations; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the memgers is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $161,529, held by the Receiver-General.

TRAVELLERS' INDEMNITY COMPANY.

Register No. 6576. Certificate of Registry No. 3836.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $274,483, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 6622. Certificate of Registry No. 3882.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII, chap 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $333.077, held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 6646. Certificate of Registry No. 3906.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857, (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1917), Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Explosion and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $293,453, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 6592. Certificate of Register 3852.

Directors.—F. W. Lafrentz, New York; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; F. J. Parry, New York; Henry C. Willcox, New York; F. G. Osler, Toronto.

Officers.—F. W. Lafrentz, President; George Burn, Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 60, also Canada Insurance Act, Chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $158,912, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 6568. Certificate of Registry No. 3828.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $187,367, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 6561. Certificate of Registry No. 3821.

Directors and Officers.

Directors.—A. W. Robertson, Montreal, Que.; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. D. E. Strickland, Toronto; Hugh Quinlan, Montreal; M. J. Butler, C.M.G., Montreal; J. J. Meagher, Montreal; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

Officers.—M. J. Butler, C.M.G., President, Montreal; J. J. Meagher, K.C., and Chas. F. Dale, Vice-Presidents, Montreal; C. F. Dale, Managing Director, Montreal; P. W. Peacock, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Walter D'Eyncourt Strickland, Toronto. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Parliament of Canada, 1917, chap. 65; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurof Automobiles against Fire.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $188,007, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE SOCIETY.

Register No. 6696. Certificate of Registry No. 3956.

DIRECTORS AND OFFICERS.

Directors.—G. N. Ducharme, Montreal; C. E. Taschereau, Quebec, Que.; Hon. N. Perodeau, Montreal; Hon. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; T. Bienvenu, Montreal; Joseph E. Lemire, Montreal; Pierre Beullac, Montreal, Que.; Armand Borsseau, St. Hyacinthe; E. H. Soles, Outremont, Que.; J. N. Cabana, Outremont, Que.; D. Martel, Montreal.

Officers.—G. N. Ducharme, President, Montreal; Hon. N. Perodeau, Vice-President, Montreal; T. Bienvenu, 2nd Vice-President, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada 1-2 George V, (1911), chap. 139, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $47,386, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 6617. Certificate of Registry No. 3877.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Explosion, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $183,885, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 6554. Certificate of Registry No. 3814.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Douglas K. Ridout, Toronto, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $109,285, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 6540. Certificate of Registry No. 3800.

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1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: the Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the Capital Stock ($400,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of march, 1920, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $41,568, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 6522. Certificate of Registry No. 3782.

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1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 198; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of the members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $211,039, held by the Department of Finance.

THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 6499. Certificate of Registry No. 3759.

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1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Asociation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts, 1888; chap. 576, Acts, 1907, with amendments, 1912 and 1913. Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $26,315, held by the Receiver-General of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 6676. Certificate of Registry No. 3936.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company, 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, an Act in relation to Insurance Corporations and amendments. Canada, 1917, chap. 29, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Explosion Insurance (as limited by Company's charter), Inland Transportation and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person).

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of $646,446, held by the Receiver-General.

MOUNT ROYAL ASSURANCE COMPANY.

Register No. 6534. Certificate of Registry No. 3794.

Directors and Officers.

Directors.—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; N. Perodeau, Montreal; E. A. Ouimet, Montreal.

Officers.—Hon. H. B. Rainville, President, Montreal; Hon. Senator J. W. Wilson, Vice-President, Montreal; J. E. Clement, P. J. Perrin and J. R. Macdonald, Joint Managers.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1917), c. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount ($250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $58,178, held by the Receiver-General, Ottawa.

MERCHANTS CASUALTY COMPANY.

Register No. 6667. Certificate of Registry No. 3927.

Directors and Officers.

Directors.—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; J. S. Turner, R. B. Graham, W. J. Bulman, Winnipeg; S. D. Works, Minneapolis, Minn.; H. J. King, Toronto; Chas. E. Hanslip, Winnipeg, Man.

Officers.—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and General Manager, Winnipeg; H. J. King, Vice-President, Toronto.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Manitoba, 3 George V, chap. 117 (1913), Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident Insurance (not including Employers' Liability) and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $131,000, held by the Receiver-General, Ottawa.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 6511. Certificate of Registry No. 3771.

Directors and Officer

Directors.—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; Robert Lynch Stailing, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto; H. W. Muskett, Toronto; Charles J. Harvey, Toronto; Thos. A. Brydall, Toronto.

Officers.—Lyman Root, President and Manager, Toronto; Robert Lynch Stailing, Vice-President; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $76,528, held by the Dominion Government.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6683. Certificate of Registry No. 3943.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $256,992, held by the Receiver-General of Canada.

GLENS FALLS INSURANCE COMPANY.

Register No. 6503. Certificate of Registry No. 3763.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail, Tornado, Explosion, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $170,368, held by the Department of Finance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 6642. Certificate of Registry No. 3902.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island, 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $111,322, held by the Dominion of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 6669. Certificate of Registry No. 3929.

DIRECTORS AND OFFICERS.

Directors.—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; C. A. Richardson, Winnipeg; R. Campbell, Winnipeg.

Officers.—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, an Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902). Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $92,620, held by the Department of Finance.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6535. Certificate of Registry No. 3795.

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1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance Royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, chapter 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $126,775, held by the Government of Canada.

THE STUYVESANT INSURANCE COMPANY.

Register No. 6666. Certificate of Registry No. 3926.

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1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits may be brought by or against the Company in the name of the Stuyvesant Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of New York in 1850. The Charter was extended in 1880, extended again in 1909. Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members, the stock being fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $89,699, held by the Government of Canada.

THE CASUALTY COMPANY OF CANADA.

Register No. 6680. **Certificate of Registry No. 3940.**

DIRECTORS AND OFFICERS.

Directors.—Arthur L. Eastmure, Toronto; Henry S. Strathy, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto; Arthur G. Strathy, Toronto.

Officers.—Arthur L. Eastmure, President and Managing Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $11,050, held by the Dominion Government.

MILLERS NATIONAL INSURANCE COMPANY.

Register No. 6691. Certificate of Registry No. 3951.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related* mutually.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,000, held by the Dominion Government.

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Register No. 6687. Certificate of Registry No. 3947.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Eagle, Star and British Dominions Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $223,079, held by the Dominion Government.

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Register No. 6609. Certificate of Registry No. 3853.

1. Head Office, Victoria, Colony of Hong Kong. Chief Agent and Attorney for Ontario, Gilbert Straton Minty, Toronto. Suits by or against the Company may be brought in the name of the Union Insurance Society of Canton, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the Companies' Ordinance Act, 1865-1881, of the Colony of Hong Kong. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Automobile, Inland Transportation and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $199,723.

COLUMBIA INSURANCE COMPANY.

Register No. 6593. Certificate of Registry No. 3853.

1. Head Office, Jersey City, New Jersey. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Columbia Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1901 under the general laws of the State of New Jersey. New Jersey, 1875, an Act to provide for the incorporation and regulation of Insurance Companies; New Jersey, 1902, chap. 134; Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $72,373.00 held by the Receiver-General.

VULCAN INSURANCE COMPANY OF OAKLAND, CALIFORNIA.

Register No. 6620. Certificate of Registry No. 3880.

1. Head Office, Oakland, California. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Vulcan Insurance Company of Oakland California.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now defined, limited or governed are the following: The Company was incorporated under the laws of California. Canada, 1917, chapter 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders thereon as follows: Deposit accepted at the value of $50,000, held by the Department of Finance.

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Register No. 6607. Certificate of Registry No. 3867.

1. Head Office, Victoria, in the Colony of Hong Kong. Chief Agent and Attorney for Ontario, Gilbert S. Minty, Toronto, Ont. Suits by or against the Company may be brought in the name of the British Traders Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1865 in accordance with the laws of the Colony of Hong Kong. Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Hail and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $185,853, held by the Department of Insurance, Ottawa.

MARYLAND ASSURANCE CORPORATION.

Register No. 6541. Certificate of Registry No. 3801.

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1. Head Office, Baltimore, Maryland. Chief Agent and Attorney for Ontario, F. J. Lightbourn, Toronto. Suits by or against the Company may be brought in the name of the Maryland Assurance Corporation.

2. *Company, how constituted or incorporated*: The Company was incorporated under and in accordance with the general laws of the State of Maryland. Article 23, Bagley's Code of Maryland.

3. *The members are related* as shareholders of an incorporated joint stock company, There is no liability to the shareholders. The capital stock ($500,000) is fully subscribed and paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $66,250, held by the Treasury Board, Ottawa.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Register No. 6679. Certificate of Registry No. 2939.

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1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Hutton Riddell, Toronto. Suits by or against the Company may be brought in the name of The British Crown Assurance Corporation, Limited.

2. *The Company, how constituted or incorporated.* The Company was incorporated under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1890, on the 26th March, 1907, by registration of Memorandum of Articles of Association dated 20th March, 1907.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $249,584

LUMBERMEN'S UNDERWRITING ALLIANCE.

Register No. 6624. Certificate of Registry No. 3884.

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1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, T. E. Clendinnen, Ottawa. Suits by or against the Corporation may be brought in the name of the Lumbermen's Underwriting Alliance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The incorporation was effected on or about the 9th January, 1905, under the common law as guaranteed by both State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related.* Each subscriber contracts with each other subscriber through power of attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,000, held by the Receiver-General.

MANUFACTURING LUMBERMEN'S UNDERWRITERS.

Register No. 6699. Certificate of Registry No. 3959.

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1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of the Manufacturing Lumbermen's Underwriters.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The incorporation was effected in 1898, under the common law as guaranteed by both the State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special Statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related.* Each subscriber contracts with each other subscriber through power of Attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,000, held by the Government of Canada.

CENTURY INSURANCE COMPANY, LIMITED.

Register No. 6613. Certificate of Registry No. 3873.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught. Suits by or against the Company may be brought in the name of the Century Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1885, under the Companies Acts, 1862, 1883, United Kingdom. The Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $150,193, held by the Department of Finance.

ALLIANCE NATIONALE.

Register No. 6515. Certificate of Registry No. 3775.

Directors and Officers.

F. C. Laberge, President, Montreal; Chas. Duquette, 1st Vice-President, Montreal; Dr. P. H. Bedard, 2nd Vice-President, Quebec; Geo. Monet, Secretary, Montreal; Alf. St. Cyr, Treasurer, Montreal; Theo. Cypihot, Physician-in-Chief, Montreal; Eug. H. Godin, Legal Advisor, Montreal; L. O. Dauray, N.P.; Frs. Fauteux; Dalbe Viau and H. Delorme, Directors, Montreal; F. A. Labelle, Director, Hull.

Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton. Suits by or against the Association may be brought in the name of the Alliance Nationale.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Association was incorporated originally on the 27th February, 1893, by the Legislature of the Province of Quebec. Incorporated by special Act of the Parliament of Canada, 1917, chapter 69. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as members of an assessment association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1919, and expiring on the 31st March, 1920, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

5. *Deposited assets.*—Assets of the Association are deposited and held as special security for the policyholders therein as follows: Deposit accepted at the value of $250,000.

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Register No. 6625. Certificate of Registry No. 3885.

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1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, John William Mackenzie, Toronto. Suits by or against the Company may be brought in the name of the Preferred Accident Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated in 1893 under the laws of New York State. See also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident, Sickness and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $71,531, held by Department of Insurance, Ottawa.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 6520. Certificate of Registry No. 3780.

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1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Pennsylvania Laws 408 and 559. Canada (1917), chapter 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $186,428, held by the Receiver-General.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 6545. Certificate of Registry No. 3805.

Directors and Officers.

Directors.—Hon. Adelard Turgeon, Quebec, Que.; J. B. Morissette, Quebec; L. Leon Patenaude, Montreal; Hon. J. E. Roberge, Quebec; I. L. Lafleur, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lambton, Que.; J. Spycket, Paris, France; Michel Propper, Paris, France; Vte. de Jessant, Paris, France; Lauzarche d'Azay, Paris, France; Dupont Descot, Paris, France.

Officers.—I. L. Lafleur, President, Montreal, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Menuier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII, chap. 52; 2 George V, chap. 68; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,870, held by the Minister of Finance.

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE.

(General Fire Insurance Company), of Paris, France.

Register No. 6547. Certificate of Registry No. 3807.

1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre L'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 29 (1917), The Insurance Act.

3. *The members are related*, as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $89,050, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6596. Certificate of Registry No. 3856.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $181,024, held by the Finance Department, Ottawa.

THE WESTERN LIFE ASSURANCE COMPANY.

Register No. 6591. Certificate of Registry No. 3851.

DIRECTORS AND OFFICERS.

Directors.—Adam Reid, Winnipeg; Robt. F. Rorke (Dr.), Winnipeg; Dr. T. J. Reid, Minneapolis, Minn.; J. Doolittle, Winnipeg; A. E. May, Edmonton, Alta.; J. D. Hunt, Edmonton, Alta.

Officers.—Adam Reid, President and Manager, Winnipeg; Dr. Robt. F. Rorke, Vice-President, Winnipeg.

1. Head Office of the Company, Winnipeg. Chief Agent and Attorney for Ontario, Alexander Simmers, Windsor. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1914, chapter 126, amended, 1917, chapter 68c., also Canada Insurance Act, 1917, chapter 29.

3. *The members are related as* shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $50,000, held by Receiver-General of Canada.

QUEENSLAND INSURANCE COMPANY, LIMITED.

Register No. 6627. Certificate of Registry No. 3887

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, John F. Hobkirk, Toronto. Suits by or against the Company may be brought in the name of the Queensland Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 1st of October, 1886, under the Laws of New South Wales. The Companies' Act Amended, 1899, No. 40; 1900, No. 47; 1906, No. 22; 1907, No. 9. Also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,463, held by the Superintendent of Insurance, Ottawa.

NEW JERSEY INSURANCE COMPANY.

Register No. 6801. Certificate of Registry No. 3972.

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1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the New Jersey Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on December 31st, 1910, under the laws of the State of New Jersey; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special ecurity for the policyholders therein as follows: Deposit accepted at $60 000 held by the Department of Insurance, Ottawa.

THE FIRE INSURANCE COMPANY OF CANADA.

Register No. 6681. Certificate of Registry No. 3941.

Directors and Officers.

Directors.—Hon. R. Dandurand, Montreal; Hon. Beaubien, Montreal; J. M. Fortier, Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., Montreal; D. Raymond, Montreal; Capt. Wm. Robinson, Winnipeg; W. G. Ross, LL.D., Montreal; Jas. Auld, Winnipeg.

Officers.—Hon. R. Dandurand, K.C., President, Montreal; J. E. Clement, Vice-President and Managing Director, Montreal.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated by special Act of the Dominion of Canada. 6-7 George V, chapter 53; see also 8-9 George V, chapter 65. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as shareholders of an incorporated joint stock company, of which $250,000 has been subscribed and 40% paid. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,000.

NEWARK FIRE INSURANCE COMPANY.

Register No. 6660. Certificate of Registry No. 3920.

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1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Percival Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of the Newark Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of New Jersey, United States of America, on November 4th, 1811, and supplements to the Charter were granted on December 1st, 1826; March 6, 1845; January 25, 1855; February 9, 1863; Certificate of Change of name August 24, 1877. Amendment by actions of the stockholders, October 25, 1905; December 12, 1911. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,000, held by the Receiver-General at Ottawa.

MOTOR UNION INSURANCE COMPANY, LIMITED.

Register No. 6716. Certificate of Registry No. 3966.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Frederick Williams, Toronto. Suits by or against the Company may be brought in the name of the Motor Union Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1906, in England, under the Companies' Acts, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 2nd day of June, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $115,583.

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

Register No. 6654. Certificate of Registry No. 3914.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John Wilson, Toronto. Suits by or against the Company may be brought in the name of the Car and General Insurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1903, by Articles of Association, under the laws of Great Britain and Ireland. Canada, 1917, chap. 39, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Automobile, Hail and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $250,750, held by the Receiver-General of Canada.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

Register No. 6640. Certificate of Registry No. 3900.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Merchants Fire Assurance Corporation of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on the 31st January, 1910, under the Laws of New York State, 1910, chapter 28, The Insurance Law and chap. 33, Consolidated Laws of the State of New York, also the Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of $100,000, held by the Minister of Finance.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

Register No. 6500. Certificate of Registry No. 3760.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Walter J. Morris, Toronto. Suits by or against the Company may be brought in the name of the Scottish Metropolitan Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The Company was incorporated in 1909, under the Companies (Consolidation) Act, 1908; The Insurance Act, Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Guarantee, Accident, Sickness, Automobile and Burglary Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $182,987.

LA SOCIETE DES ARTISANS CANADIENS FRANCAIS.

Register No. 6566. Certificate of Registry No. 3826.

DIRECTORS AND OFFICERS.

Directors.—M. Rodolphe Bedard, Outremont, Que.; M. Nap. Deschamps, Montreal; M. T. Brassard, Saint Jean, Que.; MM. L. G. Bertrand, Montreal; Alcide Dalpe, Montreal; J. E. Racicot, Montreal; Eugene Desmarais, Outremont, Que.; J. E. C. Daoust, Montreal; Elx Hurtubise, Montreal; Euclide Desjarlais, Montreal; Nap. Champagne, Ottawa; C. M. Leger, Memramcook, N.B.; N. Cloutier, Montmagny, Que.; R. Guilmette, Southbridge, Mass.; Norbert Decelles, Woonsocket, R.I.

Officers.—M. Rodolphe Bedard, President, Outremont; M. Nap. Deschamps, 1st Vice-President, Montreal; M. T. Brassard, 2nd Vice-President, Saint Jean, Que.; M. Henri Roy, Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney, Lyman Lee, Hamilton. Suits by or against the Society may be brought in the name of La Societe Des Artisans Canadiens Francais.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Statutes of Quebec, 1876, c. 63; amended Quebec, 1903, c. 122; amended Quebec, 1916, c. 104; Canada, 1917, c. 29.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Act of Incorporation.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $80,400, held by the Receiver-General of Canada.

ROYAL EXCHANGE ASSURANCE.

Register No. 6658. Certificate of Registry No. 3918.

Directors.—H. V. Meredith, Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.; H. B. Mackenzie, Esq., Montreal, Quebec; Hon. Sir Lomer Gouin, K.C.M.G., Quebec.

Officers.—Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th, April, 1721.

3. *The legislature enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance for the term ending 31st March, 1920.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $580,301, held by the Government of Canada.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Register No. 6530. Certificate of Registry No. 3790.

Advisory Committee.—W. E. Bigwood, Byng Inlet; Duncan McLaren, Toronto; Arthur H. Campbell, Montreal, Quebec; W. C. Hughson, Hull, Quebec.

Officer.—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Compnay may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 29, 1917.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1919, and expiring on the 31st March, 1920, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $19,800 held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 6685. Certificate of Registry No. 3945.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact the business of Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $26,000, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 6604. Certificate of Registry No. 3864.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1920.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Profit and Loss Account to 31st December, 1918.

Dr.

	£	s	d.
To Balance Profit and Loss Account, as shewn in the last General Balance Sheet	386,128	10	8
" Balance of Underwriting Account, 1917	1,384,179	15	6
" Interest on Investments and Loans, etc., less Income Tax	71,494	15	4
	£1,841,803	1	6

Cr.

				£	s.	d.
By Dividend authorized by General Meeting, paid 27th April, 1918	£44,145	0	0			
" Interim Dividend paid 29th October, 1918	32,700	0	0			
				76,845	0	0
" Income Tax and Reserve for Special Taxes				288,230	13	7
" Losses, Averages, Returns, Re-insurances, and Charges, paid on account of 1917	£755,272	0	4			
" Transferred to Suspense against further claims	225,000	0	0			
				980,272	0	4
" Bad Debts				29	15	3
" Balance				496,425	12	4
				£1,841,803	1	6

UNDERWRITING ACCOUNT.

Dr.

	£	s.	d.
To net Premiums after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges	1,390,969	16	9
	£1,390,969	16	9

Cr.

	£	s.	d.
By Losses and Averages Paid	549,918	12	6
" General Expenses (including Directors' Remuneration and Auditors' Fees	70,093	14	9
" Balance	770,957	9	6
	£1,390,969	16	9

GENERAL BALANCE TO 31ST DECEMBER, 1918.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	1,096,915	12	9
" Bills Payable	2,108	6	8
" Underwriting Suspense Account	325,562	13	6
" Underwriting Account, 1918	770,957	9	6
" Profit and Loss Account	496,425	12	4
	£3,155,469	14	9

Cr.

	£	s.	d.
By Investments, Freehold and Leasehold Properties	2,031,294	9	5
" Sundry Debtors	869,190	19	4
" Interest to date not received	23,105	0	0
" Stamps in hand	439	17	7
" Cash and Bills at Bankers and in hand	231,439	8	5
	£3,155,469	14	9

H. R. ROBERTSON,
F. H. BEAZLEY,
Directors.

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD, BANNER & SON,
Chartered Accountants.

LIVERPOOL, 10th March, 1919.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 6602. Certificate of Registry No. 3862.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1920.

Balance Sheet as at 31st December, 1917.

Marine Account.

Dr.

	£	s.	d.
Amount of Marine Fund at 1st January, 1918	296,829	0	0
Premium Income (less Returns, Re-insurances and Agency Charges)	548,074	13	7
Interest on Investments	15,818	10	2
	£860,722	3	9

Cr.

	£	s.	d.
Claims paid and outstanding (including Underwriters' Commission)	406,418	4	8
Expenses of Management	23,106	9	3
Transferred to Profit and Loss Account	131,197	9	10
Amount of Marine Fund at end of year:			
Reserve for unexpired risks, 40% £219,230 0 0			
Additional Reserve 80,770 0 0			
	300,000	0	0
	£860,722	3	9

PROFIT AND LOSS ACCOUNT.

Dr.

	£	s.	d.
Balance from last year's account	147,641	16	7
Interest on Investments	37,315	3	7
Transferred from Marine Account	131,197	9	10
	£316,154	10	0

Cr.

	£	s.	d.	£	s.	d.
Dividend for 1917	42,500	0	0			
Less Income Tax	10,625	0	0			
				31,875	0	0
Income Tax, 1917-18 Assessment				10,623	16	8
Reserve for Excess Profits Tax				150,000	0	0
Balance to next year's account				123,655	13	4
				£316,154	10	0

	£	s.	d.
Capital subscribed, 100,000 shares at £20 per share, £2.000,000, paid up £2 per share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	300,000	0	0
Investments Reserve Fund	175,237	3	10
Reserve for Excess Profits Tax	150,000	0	0
Suspense Account (Dividends unpaid)	619	5	1
Outstanding Marine Losses	172,291	0	0
Profit and Loss Account	123,655	13	4
Amounts owing to other Insurance Companies	7,001	11	9
Current Accounts owing by the Company	34,780	2	9
	£1,663,584	16	9

Cr.

	£	s.	d.
Investments at Book Value	1,519,245	5	8
Outstanding Interest accrued but not due	18,773	12	0
Cash with Bankers, in hand and Policy Stamps	26,617	14	3
Agents' Balances	65,704	2	10
Outstanding Premiums	10,868	7	5
Amounts owing to the Company	9,149	10	10
Amount owing by other Insurance Companies	13,110	19	10
Bills receivable	115	3	11
	£1,663,584	16	9

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the Securities for the Investments appearing upon the Books of the other Branches are satisfactorily certified, and in belief the assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein after deducting the amount set aside in Investment Fluctuation Fund.

(Signed) STEAD, TAYLOR & STEAD,

LIVERPOOL, 10th April, 1919. *Chartered Accountants.*

ROYAL EXCHANGE ASSURANCE.

Register No. 6739. Certificate of Registry No. 3967.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1920.

Receipts.

Marine Department.

The Net Premiums amounted to £1,250,498 4s. 11d., with interest, the total income was £1,276,986 12s. 5d.

Payments.

The Losses paid in respect of 1918, and previous years amounted to £824,822 4s. 1d. The Expenses of Management were £68,434 1s. 2d.

The Marine Fund amounts to £1,400,175 18s. 4d. The sum of £200,000 has been transferred to Profit and Loss Account.

Cr.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year	1,216,445	11	2
Premiums, after deduction of re-insurance premiums, returns, brokerage, discount and commission	1,250,498	4	11
Interest, dividends and rents £37,149 17 7			
Less income tax thereon 10,661 10 1			
	26,488	7	6
	£2,493,432	3	7

Dr.

	£	s.	d.
Claims paid and outstanding	824,822	4	1
Expenses of management	68,434	1	2
Transferred to profit and loss account	200,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per balance sheet	1,400,175	18	4
	£2,493,432	3	7

GENERAL BALANCE SHEET, 31ST DECEMBER, 1918.

LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up	689,219	17	10
Life Assurance Fund	4,058,363	4	2
Annuity Fund	774,028	4	2
Capital Redemption Fund	205,758	5	5
Fire Insurance Fund	710,370	0	0
Marine Insurance Fund	1,400,175	18	4
General Accident Insurance Fund	315,706	0	0
Special Reserve Fund	150,000	0	0
Profit and Loss Account (General Reserve Fund) (Subject to Excess Profit Duty, if any).	801,200	19	11
Claims Admitted or Intimated, but not paid—			
Life Assurance	75,737	4	6
Fire Insurance	219,889	19	8
Annuities Due and Unpaid	7,682	12	5
Surrendered and Settlement Policies Suspense Accounts	7,837	18	11
Deposit Fund (Clerks' Savings)	28,724	4	1
Security Deposit Fund (Security for Agents and Others)	3,665	4	0
Pension and Other Reserve Funds	193,619	9	3
Bills payable	1,473	13	9
Sundry Creditors	625,737	11	5
	£10,269,190	7	10

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	633,126	19	6
Mortgages on property out of the United Kingdom	40,566	2	9
Loans on parochial and other public rates	113,370	12	1
Loans on life interests	175,924	2	3
Loans on reversions	155,846	14	0
Loans on stocks and shares	123,412	12	7
Loans on Company's policies within their surrender values	190,966	16	4
Loans on personal security	94,238	5	5
Investments—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England Stock	2,731,547	11	8
Municipal and county securities, United Kingdom	57,208	17	1
Indian and Colonial Government securities	352,039	13	7
Indian and Colonial provincial securities	28,073	12	6
Indian and Colonial municipal securities	99,487	17	7
Foreign Government securities	628,600	16	8
Foreign provincial securities	26,016	0	1
Foreign municipal securities	179,402	18	3
Railway and other debentures and debenture stock—Home and Foreign	1,161,903	12	8
Railway and other preference and guaranteed stocks	369,520	10	6
Railway and other ordinary stocks	589,572	18	10
Freehold ground rents	129,177	9	8
House property	725,233	17	10
Life interests	13,971	18	9
Reversions	149,370	9	9

	£	s.	d.
Agents' balances	1,075,903	3	5
Outstanding premiums	34,958	2	3
Outstanding interest, dividends and rents	19,029	11	5
Interest accrued but not payable	73,909	0	0
Bills receivable	869	11	11
Marine stamps	797	10	9
Cash—			
On deposit	62,844	11	6
In hand and on current account	212,048	6	3
	£10,269,190	7	10

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1918, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, with the exception of certain certificates of Russian securities not to hand, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3 Frederick's Place, Old Jewry, E.C.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6597. Certificate of Registry No. 3857.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1920.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1918.

Officers.—J. B. Levison, President; Charles P. Eells, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

Directors.—William J. Dutton, Bernard Faymonville, B. Levison, J. C. Coleman, Henry Rosenfeld, Frank B. Anderson, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells, and Vanderlynn Stow.

Fifty-Sixth Annual Statement, January 1st, 1919.

CASH CAPITAL	$1,500,000 00
POLICYHOLDERS' SURPLUS	4,017,108 05

ASSETS.

United States, State, Municipal and Foreign Bonds	
Railroad Bonds	
Gas, Water and Electric Power Bonds	
Miscellaneous Bonds	
Bank Stocks	
Miscellaneous Stocks	
Real Estate	
Loans on Mortgages	
Loans on Collaterals	
Cash in Bank and Company's Offices	
Premiums in Course of Collection	
Premium Notes	
All other Assets	
Total assets	$17,939,822 58

LIABILITIES.

Losses in Process of Adjustment	$2,849,039 90
Re-insurance Reserve	8,575,419 84
All Other Claims and Demands	2,423,254 79
Reserve for January Dividends	75,000 00
Capital Paid in Cash	1,500 000 00
Surplus	2,517,108 05
Total Liabilities	$17,939,822 58

INCOME.

Net Premiums—Fire	$6,910,606 74	
—Marine	6,736,040 72	
		$13,646,647 57
Interest, Dividends, Rents		661,144 77
All other Income		2,099 00
		$14,309,891 34

EXPENDITURE.

Net Losses Paid—Fire	$2,980,243 40	
—Marine	5,249,999 42	
		$8,230,242 82
Dividends		300,000 00
Commission and Brokerage		2,325,684 98
Taxes and All Other Expenditures		2,493,300 18
		$13,458,463 09

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 6599. Certificate of Registry No. 3859.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of the Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1920.

BALANCE SHEET, 31ST DECEMBER, 1918.

Dr.

	£	s.	d.
To Capital (67,000 Shares of £15 each upon which £3 per Share have been paid)	201,000	0	0
" Reserve	750,000	0	0
" Freehold and Building Reserve Account	50,000	0	0
" Investment Depreciation Account	100,000	0	0
" Sundry Creditors	88,547	16	8
" Underwriting Suspense Account	672,389	16	8
" Balance of Underwriting Account, 1918	1,884,604	17	8
" Balance of Profit and Loss Account	518,975	9	8
	£4,265,518	0	8

Cr.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	3,491,614	15	11
" Cash at Bankers on short loan and in hand	171,863	5	2
" Stamps	254	18	11
" Sundry Debtors	371,785	0	8
	£4,265,518	0	8

Profit and Loss Account, 31st December, 1918.

Dr.

		£	s.	d.	£	s.	d.
To Dividend and Bonus paid in February	£53,600 0 0						
Less Income Tax	13,400 0 0						
		40,200	0	0			
" Interim Dividend paid in August	£40,200 0 0						
Less Income Tax	11,055 0 0						
		29,145	0	0			
					69,345	0	0
" Income Tax					35,392	4	0
" Transferred to Reserve					150,000	0	0
" Balance (including provision for Taxes and other contingencies)					518,975	9	8
					£773,712	13	8

Cr.

	£	s.	d.	£	s.	d.
By Balance				223,956	13	8
" Interest on Investments and Rents				108,860	18	9
" Transfer Fees				0	7	6
" Balance Underwriting Account, 1917, on 31st December, 1917	£1,985,582	2	4			
Less Losses, Averages, etc., on 1917 Account in 1918	944,687	8	7			
	£1,040,894	13	9			
Less Transferred to Underwriting Suspense Account to close 1917 Account	600,000	0	0			
				440,894	13	9
				£773,712	13	8

UNDERWRITING ACCOUNT, 1918.

Dr.

	£	s.	d.
To Net Settlements	809,604	11	5
" Directors' Fees	4,500	0	0
" General Office Expenses, Salaries and Charges	25,588	14	5
" Balance	1,884.604	17	8
	£2,724,298	3	6
	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	2,724,298	3	6
	£2,724,298	3	6

We have audited the above Balance Sheet, and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £6,000, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

WM. PLENDER,
R. C. MARTIN, } *Auditors.*

On behalf of the Board,
FRED. HUTH JACKSON,
E. C. GRENFELL, } *Directors.*
31st January, 1919.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1918

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

H. Sutherland ..... Toronto, Ont.
Thomas Urquhart ..... Toronto, Ont.
S. Henderson ..... Toronto, Ont.
Dr. T. F. McMahon ..... Toronto, Ont.
Danl. Urquhart ..... Toronto, Ont.
Geo. M. Begg ..... Toronto, Ont.
W. H. Shapley ..... Toronto, Ont.
H. L. Sutherland ..... Toronto, Ont.
J. M. Walton ..... Aurora, Ont.
James Reid ..... Montreal, Que
James Lang ..... Toronto, Ont.
J. H. McKnight ..... Toronto, Ont.

Officers:

H. Sutherland, President and Manager ..... Toronto, Ont.
Thomas Urquhart, 1st Vice-President ..... Toronto, Ont.
S. Henderson, 2nd Vice-President ..... Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $354,000; Paid up, $35,400; Deposit at Provincial Treasury, $33,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of mortgages		$294,953 49
Amount of loans on Company's policies		84,126 56
Amount of debentures, including War Loans		172,545 06
Actual cash in hand at head office		1,104 49
Cash on deposit in Standard Bank, Toronto		3,896 92
Interest due and accrued		8,742 84
Premiums outstanding (net)		4,223 28
Premiums deferred (net)		7,175 01
Bills receivable		12,000 00
Office furniture (not extended)	$600 00	
Total assets		$588,767 65
Subscribed capital stock uncalled		$318,600 00

LIABILITIES.

Amount of reported claims	$14,000 00
Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)	536,192 78
Amount due auditors' fees, 1918	100 00
Amount due premiums paid in advance	1,437 05
Amount due Provincial tax, 1918 premiums	1,558 14
Total liabilities	$553,287 97
Capital stock paid up	$35,400 00

RECEIPTS.

Cash balance on 31st December, 1917 (not extended), $5,437.59.

Amount received in cash for gross premiums		$89,179 49
Amount received in cash for interest		28,916 00
Amount received for capital stock premium		2,000 00
Amount received for commission		166 30
Amount received in cash for payments on mortgages and other loans (not extended)	$22,142 24	
Total receipts		$120,261 79

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries	$11,128 92
" law costs	10 00
" fuel and light	10 65
" medical fees	1,691 00
" interest, discount or exchange	49 99
" statutory assessment and license fee	72 18
" travelling expenses	1,242 04
" rent	1,016 66
" salaries and auditors' fees	8,120 00

Cash paid for taxes (Municipal and Government)	1,584 23
" printing, stationery and advertising	754 66
" postage, telegrams and express	309 76
" other expenses	556 00
Total expenses of management	$26,546 09

Miscellaneous expenditure:

Cash paid for claims which occurred prior to 1918	4,500 00
" claims which occurred during 1918	18,995 35
" re-insurance	1,558 14
" surrender values	5,130 00
" dividend to policyholder (on re-insurance)	109 20
" matured endowments	5,000 00
" investments (not extended), $81,001.43.	
Total expenditure	$61,838 78

MISCELLANEOUS.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	2,083	2,815,375 00
Contracts taken during 1918	303	400,521 00
Gross number and amount of contracts on foot at any time during 1918	2,386	3,215,896 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918	29	40,000 00		
Contracts lapsed in 1918	61	94,500 00		
Contracts surrendered for which cash values have been paid	39	53,635 00		
Amount by which various contracts still on foot were reduced in 1918	.....	2,865 00		
Total deductions	129	191,000 00	129	191,000 00
Number and amount of contracts on foot at 31st December, 1918			2,257	3,024,896 00
Re-insured			.....	75,500 00
Net number and amount of contracts on foot at 31st December, 1918*			2,257	2,949,396 00

*All in Ontario.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allan, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Kipling, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm	"	25	2,500 00	250 00
McEvoy, S. H.	Ames, Okla.	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,095	109,500 00	10,950 00
Sutherland, H. L.	"	450	45,000 00	4,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, T.	"	100	10,000 00	1,000 00
Urquhart, T. & D.	"	50	5,000 00	500 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Wenborne, Oscar	Santiago, Chile	5	500 00	50 00
Totals		3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

John J. Main ..... Toronto, Ont.
A. C. Pratt ..... Toronto, Ont.
A. W. Briggs ..... Toronto, Ont.
A. M. Featherston ..... Toronto, Ont.
A. D. Smith, M.D. ..... Mitchell, Ont.
S. J. Carter ..... Montreal, Que.
Geo. H. Featherston ..... Montreal, Que.
J. M. Faircloth ..... Toronto, Ont.
W. S. Verrall ..... Toronto, Ont.
F. D. Lawrence ..... Montreal, Que.
H. Dempsey ..... Rednersville, Ont.

Officers:

John J. Main, President ..... Toronto, Ont.
A. C. Pratt, Vice-President ..... Toronto, Ont.
A. M. Featherston, General Manager and Secretary ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $150,000; Subscribed Capital, $109,900; Paid-up Capital, $46,640; Paid in Advance of Call, $15,570; Unpaid on Calls, $1,900; Deposit at Provincial Treasury, $25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of mortgages exclusive of interest		$18,500 00
Amount of loans on Company's policies		12,617 08
Amount of Municipal Debentures and Canada War Loan Bonds (Alberta and Manitoba Government deposits)		40,047 04
Amount Canada War Loan Bonds (Ontario Government deposit, $25,000)		39,500 00
Actual cash on hand at head office	$6,415 04	
Cash on deposit, Union Bank, Toronto	11,818 62	
		18,233 66
Due by Provincial agents		3,872 98
Interest due or accrued and unpaid		1,273 66
Premiums outstanding		38,448 97
Supplies and advertising material (not extended)	$1,450 00	
Charter account (not extended)	9,442 95	
Office furniture, fixtures and automobiles (not extended)	1,663 84	
Total assets		$172,493 39
Subscribed capital stock uncalled, less paid in advance of calls		$61,360 00

LIABILITIES.

Re-insurance reserve (Hm. Table, interest at 4½ per cent.)	$142,410 10
Manitoba expenses	238 49
Total liabilities to public	$142,648 59
Capital stock paid up	$46,640 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended), $28,809.80.	
Gross premiums received in cash	$74,901 57
Amount received for interest	6,566 16
Amount received from agent	175 00
Total receipts	$81,642 73

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries	$16,255 13
" medical examination fees	2,257 05
" law costs	260 30
" statutory assessment and license fee (Ontario)	67 58
" interest	54 74
" travelling expenses	370 35
" rent	765 33
" license fees, etc., other Provinces	1,023 50
" taxes (Municipal and Government—Ontario)	592 41
" salaries, directors' and auditors' fees	6,880 86
" printing, stationery and advertising	1,185 20
" postage, telegrams, express and telephone	328 40
" Manitoba general expenses	1,667 83
" other expenses	713 52
Total expenses of management	$32,422 20
Miscellaneous payments:	
Cash paid for claims during 1918	19,091 66
" re-insurance	7,500 91
" policies surrendered	2,928 06
" debentures, etc., other securities (not extended), $30,251.04.	
" advance to agency (*re* typewriter)	25 00
Total expenditure	$61,967 83

MISCELLANEOUS.

	Number.	Amount.
		$ c.
Contracts in force, 31st December, 1917	1,298	2,231,256 00
Contracts taken during 1918	410	800,850 00
Gross number and amount of contracts on foot at any time during 1918	1,708	3,032,106 00

Deductions:	Number.	Amount.
Contracts matured in 1918, by death	16	26,000 00
Contracts lapsed in 1918	94	133,450 00
Contracts terminated in 1918	4	7,000 00
Not taken	14	26,500 00
Contracts for which cash values have been paid	14	30,000 00
Contracts exchanged	11	70,000 00
	153	292,950 00
Less re-insurance cancelled		34,300 00

Total deductions extended	153	258,650 00
Gross number and amount of contracts on foot 31st December, 1918	1,555	2,773,456 00
Less " " " re-insured		298,680 00
Net " " " on foot 31st December, 1918*	1,555	2,474,776 00

*In Ontario, $1,051,883.00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Acton, Jas.	Toronto	10	1,000 00	300 00
Alguire, A. O.	Cornwall	10	1,000 00	300 00
Black, W. A.	Winnipeg, Man.	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	Hamilton	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Calgary	20	2,000 00	600 00
Chisholm, Dr.	Halifax	10	1,000 00	1,000 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Dow, Dr. Geo. W.	Owen Sound	5	500 00	150 00
Duke, Thos.	Vancouver	1	100 00	100 00
Dupuis, L. N.	Montreal	10	1,000 00	1,000 00
Faircloth, J. M.	Toronto	10	1,000 00	300 00
Featherston, A. M.	"	64	6,400 00	1,920 00
Featherston, A.	"	25	2,500 00	1,550 00
Featherston, G. H.	Montreal	50	5,000 00	1,500 00
Fortin, J. H., D.D.S.	"	10	1,000 00	1,000 00
Gordon, G. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hammond, W. J.	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Hart, J. W.	Huntsville	5	500 00	150 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00
Kerr, Dr. R. Ashton	Montreal	10	1,000 00	1,000 00
Lawrence, Fred. D.	Montreal	20	2,000 00	2,000 00
Leslie, John	Montreal	2	200 00	200 00
Locker, F. B.	Montreal	10	1,000 00	1,000 00
Logie, W.	Sarnia	5	500 00	150 00
McArthur, Jas. O.	Toronto	5	500 00	150 00
McBain, John	Montreal	50	5,000 00	1,500 00
McGuire, Dr. G. C.	Vancouver	1	100 00	100 00
McIntosh, D. J.	Vankleek Hill	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J.	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mathers, W. E.	Stirling	30	3,000 00	.....
Montgomery, T.	Winnipeg	20	2,000 00	2,000 00
Morin, Victor	Montreal	5	500 00	500 00
Muir, James	Quebec	10	1,000 00	300 00
Murdoff, Dr. H. M.	Winnipeg	10	1,000 00	1,000 00
Palmer, John W.	Montreal	10	1,000 00	1,000 00
Pattee, F. J.	Hawkesbury	5	500 00	150 00
Parkes, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	London	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J.	Gananoque	2	200 00	60 00
Small, Dr. H. B.	Ottawa	20	2,000 00	600 00
Smith, A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S.	Winnipeg	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Verrall, W. S.	Toronto	20	2,000 00	600 00
Walker, F. W.	"	20	2,000 00	600 00
Walker, W.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L. (Miss)	Toronto	20	2,000 00	600 00
Workman, Mark	Montreal	10	1,000 00	1,000 00
Wylks, G. W.	Kingston	5	500 00	150 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals	.....	1,099	109,900 00	$46,640 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures of Life Insurance Companies

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures, Government and other securities.	Interest accrued.	Cash.	Premiums outstanding (net).	Deferred premiums (net).	Agents' balances.	Bills Receivable.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	84,126 56	294,953 49	172,545 06	8,742 84	5,001 41	4,223 28	7,175 01	.....	12,000 00	588,767 65	600 00	318,600 00
Policyholders' Mutual Life	12,617 08	18,500 00	79,547 04	1,273 66	18,233 66	38,448 97	.....	3,872 98	.....	172,493 39	*12,556 79	61,360 00
Totals	96,743 64	313,453 49	252,092 10	10,016 50	23,235 07	42,672 25	7,175 01	3,872 98	12,000 00	761,261 04	13,156 79	379,960 00

*Supplies on hand $1,450.00; advances and organization expenses, $9,442.95. Automobiles, $1,000.00.

The Government deposits at date of publication are as follows: Equity Life, $33,500; Policyholders' Mutual Life, $25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Re-insurance reserve.	Advance premiums.	Provincial tax on premiums.	Unpaid losses.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Calls on capital stock unpaid.	No. of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Equity Life	a 536,192 78	1,437 05	1,558 14	14,000 00	.....	100 00	553,287 97	35,400 00	.....	2,257	2,949,396 00
Policyholders' Mutual Life	b 142,410 10	.....	.....	.....	.....	233 49	142,648 59	46,640 00	1,900 00	1,555	2,474,776 00
Totals	678,602 88	1,437 05	1,558 14	14,000 00	.....	338 49	695,936 56	82,040 00	1,900 00	3,812	5,424,172 00

a Om. (5) table 3½ per cent.

b Hm. 4½ per cent. The Government deposits at date of publication are as follows: Equity Life, $33,500; Policyholders' Mutual Life, $25,000.

LIFE INSURANCE.—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Re-insurance on Policy claims.	All other.	Total.	Policy Loans re-paid.	From securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.
Equity Life	89,179 49	28,916 00	2,000 00	.....	166 30	120,261 79	7,821 53	14,320 71.
Policyholders' Mutual Life	74,901 57	6,566 16	.....	.....	175 00	81,642 73	.....	.....
Totals	164,081 06	35,482 16	2,000 00	.....	341 30	201,904 52	7,821 53	14,320 71

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Re-insurance.	Other expenditure.	Total.	Loans on Policies.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessm't and license fee.	Medical fees.	All other.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	11,128 92	8,120 00	72 18	1,691 00	5,533 99	26,546 09	23,495 35	5,130 00	.....	1,558 14	a 5,109 20	61,838 78	9,310 60	71,690 83
Policyholders' Mutual Life	16,255 13	6,880 86	67 58	2,257 05	6,961 58	32,422 20	19,091 66	2,928 06	.....	7,500 91	25 00	61,967 83	3,251 04	27,000 00
Totals	27,384 05	15,000 86	139 76	3,948 05	12,495 57	58,968 29	42,587 01	8,058 06	.....	9,059 05	5,134 20	123,806 61	12,561 64	98,690 83

(a) Matured Endowment, $5,000.00.

Joint Stock Fire Insurance Companies

Year ending 31st December, 1918

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

R. E. Gibson ..... Toronto, Ont.
G. S. Ryerson, M.D. ..... Toronto, Ont.
John H. C. Durham ..... Bond Lake, Ont.
N. H. Stevens ..... Chatham, Ont.
J. R. Durham, M.D. ..... Warren, Pa.
Wm. Prendergast ..... Toronto, Ont.
B. P. Corey ..... Petrolia, Ont.
R. H. Greene ..... Toronto, Ont.
J. W. Scott ..... Listowel, Ont.
W. S. Dingman ..... Stratford, Ont.

Officers:

R. E. Gibson, President ..... Toronto, Ont.
G. S. Ryerson, M.D., 1st Vice-President ..... Toronto, Ont.
John H. C. Durham, 2nd Vice-President and Gen. Mgr. .. Bond Lake, Ont.

Auditors:

A. J. Walker, C.A. ..... Toronto, Ont.
Rutherford Williamson, C.A. ..... Toronto, Ont.

Authorized capital, $500,000.00.

Subscribed capital, $300,000.00; Paid-up capital, $150,000.00.

Securities deposited in the Treasury of Ontario, $111,568.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)		$50,000 00
Municipal and Provincial Governments debentures (part-Government deposit)		141,665 33
Loan and Trust Companies' debentures (part-Government deposit)		53,500 13
War Loan		60,000 00
Mortgages		136 850 00
Cash at head office	$399 35	
" on deposit in Union Bank	1,111 97	
" on deposit in Royal Bank	19,741 01	
" on deposit Canada Permanent Mortgage Corporation ..	5,369 35	
		26,621 68

Interest due and accrued	4,341 43
Cash in agents' hands acknowledged by them and considered good	14,751 42
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1918	4,478 46
Total assets	$492,208 45
Subscribed capital stock uncalled	$150,000 00

LIABILITIES.

Amount of losses supposed or reported	$500 00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1918	255,561 86
Commission	3,000 00
Total liabilities, except capital stock	$259,061 86
Capital stock paid up in cash	$150,000 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended), $32,941.11.

Gross premiums received in cash	$335,338 14
Received for interest	18,353 72
" rents	4,350 00
" commission on re-insurance	1,329 77
" re-insurance on policies become claims	6,078 27
" endorsement fees	225 85
" account capital stock	75,000 00
" debentures, mortgages and other securities (not extended), $17,900.00.	
Total	$440,675 75

EXPENDITURE.

Expenses of management:	
Paid for law costs	$125 00
" light	62 42
" interest, discount and exchange	1,206 90
" commission to agents, salaries and bonus	75,551 51
" office furniture and Goad's plans	1,529 00
" rent and taxes (government)	9,354 41
" statutory assessment and license	441 36
" stationery, printing and advertising	7,638 84
" travelling expenses	385 00
" postage, telegrams and express	881 49
" investigation and adjustment of claims	2,389 29
" salaries, directors' and auditors' fees	20,435 65
" building expenses account (inc. taxes)	3,087 55
" other expenses	1,583 63
Total expenses of management	$124,672 05

Miscellaneous payments:		
Amount paid for losses which occurred prior to 1918		9,794 70
" losses which occurred during the year 1918		136,856 24
" re-insurance		6,729 56
" rebate		6,213 07
" dividends		82,500 00
" debentures, mortgages and other securities (not extended)	$98,129 56	
Total		$366,765 62

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1918	15,718,309 00	41,982,954 00	57,701,263 00
Re-insurance.			
Of the foregoing risks there were re-insured	613,760 00	381,515 00	995,275 00
Net risks actually carried by the Company at 31st December, 1918	15,104,549 00	41,601,439 00	56,705,988 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1917	44,186	49,670,297 00
Taken during the year 1918, new and renewed	29,593	36,690,587 00
Gross number and amount in force at any time during 1918	73,779	86,360,884 00
Deduct expired and cancelled during 1918	24,132	28,659,621 00
In force at 31st December, 1918*	49,647	57,701,263 00

*All in Ontario.

List of Shareholders at 31st December, 1918.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Abell, Henry	Toronto	10	500	250 00
Adams, James	Toronto	5	250	125 00
Adams, Mrs. M.	"	35	1,750	875 00
Adams, W. J.	Brooklin	10	500	250 00
Agar, C. J.	Toronto	10	500	250 00
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	625 00
Allan, T. A.	Toronto	10	500	250 00
Alexander & Cable Co., Ltd.	Toronto	20	1,000	500 00
Andrews, E. B.	Toronto	10	500	250 00
Armstrong, Wm.	Niagara-on-the-Lake	10	500	250 00
W. T. Atkinson Estate	Toronto	10	500	250 00
Alexander, John	"	12	600	300 00
Beck, The C., Mfg. Co. Ltd.	Penetanguishene	20	1,000	500 00
Bedford, E. Hope	Oshawa	20	1,000	500 00
Bell, W. N.	Paris	10	500	250 00
Brown, John	Carleton Place	5	250	125 00
Burch, George	St. Catharines	20	1,000	500 00
Brayley, J. E.	Toronto	20	1,000	500 00
Bradshaw, Wm.	"	8	400	200 00
Chantler, Thomas	"	10	500	250 00
Clancy, Miss H.	"	10	500	250 00
Cleghorn, W. W.	Wellesley	10	500	250 00
Coatsworth, Alan	Toronto	4	200	100 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	50 00
Conway, Mrs. Howard B.	Markham	10	500	250 00
Corey, Bloss P.	Petrolea	100	5,000	2,500 00
Cox, Mrs. Annie L.	Davisville	3	150	75 00
Cressman, Noah	New Hamburg	10	500	250 00
Curtis, Frank	Toronto	10	500	250 00
Carolan, James	"	5	250	125 00
Carleton, E. M.	"	40	2,000	1,000 00
Davis, Ammon	"	100	5,000	2,500 00
Deitch, J. E.	"	26	1,300	650 00
Dufton & Sons	Stratford	5	250	125 00
Durham, Ann Angus	Bond Lake	100	5,000	2,500 00
Durham, James R., M.D.	Warren, Pa.	260	13,000	6,500 00
Durham, J. H. C.	Bond Lake	800	40,000	20,000 00
Durham, Eliza	Warren, Pa.	2	100	50 00
Dingman, W. S.	Stratford	100	5,000	2,500 00
Edmonds, Charles E.	Toronto	10	500	250 00
Field, J. M.	Goderich	5	250	125 00
Forster, A. I.	Toronto	10	500	250 00
Fraser, D. B., M.D.	Stratford	10	500	250 00
Froude, Geo. A.	Toronto	4	200	100 00
Froude Mrs. Jennie	"	4	200	100 00
Fuller, Anna E.	Windsor	20	1,000	500 00
Ghent, Chas. A.	Havelock	10	500	250 00
Gibson, Ralph E.	Toronto	400	20,000	10,000 00
Gray, Gertrude A.	"	3	150	75 00
Greene, R. H.	"	150	7,500	3,750 00
Greenizen, Isaac	Petrolea	5	250	125 00
Gearing, T. V.	Toronto	10	500	250 00
Guest, G. H.	"	2	100	50 00
Godbold, Mrs. I.	"	2	100	50 00
Gordon, Geo. A.	"	5	250	125 00
Hastie, Robert	"	50	2,500	1,250 00
Heck, Benjamin	"	55	2,750	1,375 00
Herriman, W. C., M.D.	Orillia	10	500	250 00
Hetrick, Mrs. M.	Toronto	60	3,000	1,500 00
Hicks, Mrs. Catharine	"	35	1,750	875 00
Hicks, Miss K.	"	5	250	125 00
Hillock, Frank	"	10	500	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1918.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Hogg, David	Perth	20	1,000	500 00
Hope, Mrs. G. J.	Edmonton, Alta.	5	250	125 00
Hudson, A. T.	Carleton Place	2	100	50 00
Hughes, S. N.	Toronto	10	500	250 00
Hill, David	Richmond Hill	22	1,100	550 00
Hill, Mrs. Elizabeth	"	5	250	125 00
Harniman, A. L.	Toronto	4	200	100 00
Hall, W. Geo.	"	20	1,000	500 00
Ireland, J. G.	Harriston	5	250	125 00
Innes, Wm.	Richmond Hill	4	200	100 00
Joynt, John	Lucknow	5	250	125 00
Johnston, A. J.	Toronto	4	200	100 00
Johnston, Isabella	"	12	600	300 00
Kearns, Jas. F.	Kinistino, Sask.	4	200	100 00
Knight, Albert E. and Clara	Toronto	30	1,500	750 00
Keenan, Wm., Estate	"	10	500	250 00
Ketcheson, H. F.	Belleville	20	1,000	500 00
Legge, Wm. H.	Jefferson	100	5,000	2,500 00
MacNamara, C. C.	Toronto	5	250	125 00
Magee, Harold W.	"	12	600	300 00
Maher, J. D.	"	6	300	150 00
Marshall, George, Estate	"	10	500	250 00
Mellow, S. J., M.D.	Port Perry	10	500	250 00
Merner, Absolom	Alliston	10	500	250 00
Mitchell, W. G.	Toronto	307	15,350	7,675 00
Morrill, Robert	Harriston	4	200	100 00
Munro, Hugh, M.P.P.	Alexandria	20	1,000	500 00
Munroe, Dr. Geo. A.	Saskatoon, Sask.	10	500	250 00
Munroe, M. J.	Edmonton, Alta	10	500	250 00
Munroe, Wm.	"	20	1,000	500 00
Mansell, Wm.	Toronto	10	500	250 00
Maxwell, H.	"	12	600	300 00
Musson, E. J.	Weston	5	250	125 00
MacDonald, A. G. F.	Alexandria	5	250	125 00
McCaw, W. H.	Port Perry	5	250	125 00
McCormack, Major Carson	Toronto	50	2,500	1,250 00
Macdonald, Jessie	Carleton Place	5	250	125 00
McDonald, P. A.	Penetanguishene	10	500	250 00
McDougall, Mrs. Anna E.	North Bay	5	250	125 00
McKerrigan, Annie F.	Toronto	10	500	250 00
McLennan, K., M.D.	Alexandria	20	1,000	500 00
McLennan, Farquhar D.	Cornwall	50	2,500	1,250 00
McMurchie, J.	Harriston	5	250	125 00
McClelland, J. H.	Brampton	2	100	50 00
McClure, R. H.	Toronto	50	2,500	1,250 00
McArthur, John C.	Rockside	10	500	250 00
Nelson, Robert	Toronto	5	250	125 00
Neale, C. W. Ross	"	5	250	125 00
Ostrum, I. B.	Alexandria	20	1,000	500 00
Peine, Louis	New Hamburg	11	550	275 00
Plews, W. S.	Toronto	60	3,000	1,500 00
Prendergast, Wm.	"	75	3,750	1,875 00
Price, James	"	10	500	250 00
Purdy, W. T.	Kinistino, Sask.	5	250	125 00
Pyke, Geo. J.	Toronto	5	250	125 00
Power, William	"	5	250	125 00
Purdy, W. S.	"	10	500	250 00
Pennell, Margaret	"	2	100	50 00
Pickering, Mrs. Margaret	Burlington	20	1,000	500 00
Ratz, A. E.	Tavistock	10	500	250 00
Reiner, J. G.	Wellesley	20	1,000	500 00
Ryan, G. B.	Guelph	10	500	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1918.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$ c.
Ryerson, Capt. Eric E.	Toronto	88	4,400	2,200 00
Ryerson, G. S., Col., M.D.	"	120	6,000	3,000 00
Robertson, Thos., Estate	"	140	7,000	3,750 00
Robertson, E. A.	Stratford	4	200	100 00
Robinson, Charles W	Toronto	8	400	200 00
Rous, Clara Clark	"	4	200	100 00
Ryerson, Mary A., Estate	"	80	4,000	2,000 00
Schaefer, H. M.	Milverton	5	250	125 00
Scott, J. W.	Listowel	200	10,000	5,000 00
Smith, A. Dalton, M.B	Mitchell	20	1,000	500 00
Snugs, A.	Los Angeles, Cal.	5	250	125 00
Stevens, N. H.	Chatham	25	1,250	625 00
Shannon, Agnes M.	Toronto	10	500	250 00
Sterling Realty Corporation Ltd.	"	160	8,000	4,000 00
Sutherland, R. W.	"	2	100	50 00
Stewart, C. G.	Edmonton, Alta	16	800	400 00
Stewart, Miss M. E.	Toronto	20	1,000	500 00
Taylor, Miss Del	"	20	1,000	500 00
Traill, Florence E., Mrs	"	20	1,000	500 00
Unser, William, Estate	"	12	600	300 00
Vogan S. W.	Walkerton	5	250	125 00
Villiers, R. J.	Toronto	8	400	200 00
Vaisey, E.	"	20	1,000	500 00
Walker, Albert J.	"	12	600	300 00
Walker, E. C.	"	10	500	250 00
Ward, T. S., Estate Ex.	Lindsay	2	100	50 00
Warden, Gilbert T.	Toronto	20	1,000	500 00
Way, Bidwell	Hamilton	10	500	250 00
Wilkinson, W. B., Estate	Toronto	4	200	100 00
Wilson, T. A.	"	10	500	250 00
Witton, J. G.	Hamilton	5	250	125 00
Wythe, Fred. P.	Toronto	700	35,000	17,500 00
Wythe, Reba Crammond	"	120	6,000	3,000 00
Walker, Raymond	"	5	250	125 00
Whaley, J. M.	"	10	500	250 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	1,000 00
Ward, James, Estate	Stratford	2	100	50 00
Walker, Mrs. I. F.	Fort William	60	3,000	1,500 00
Weston, Mrs. Mercy C.	Toronto	5	250	125 00
Wright, A. R.	"	8	400	200 00
Totals		6,000	$300,000	$150,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Directors:

Names and addresses of the Directors and Officers for the year 1919.

Alfred Wright ..... Toronto, Ont.
Jno. D. Chipman ..... Toronto, Ont.
Albert E. Blogg ..... Toronto, Ont.
Chas. M. Horswell ..... Toronto, Ont.
F. E. Dingle ..... Toronto, Ont.

Officers:

Alfred Wright, President ..... Toronto, Ont.
Joseph Walmsley, Secretary ..... Toronto, Ont.
Walmsley and Chipman, Joint Managers ..... Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. ..... Toronto, Ont.
Oscar Hudson, A.C.A. ..... Toronto, Ont.

Authorized Capital, $250,000; Subscribed Capital, $100,000; Paid-up, $100,000; Securities deposited in Treasury of Ontario, $35,893.33, par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto		$72,000 00
Mortgages		34,425 00
Loans secured by bank and other stocks		11,620 00
Shares in Bell Telephone Company of Canada		36,790 00
Municipal and Provincial Government debentures (Government deposit, $35,893.33)		80,835 76
Dominion of Canada and Anglo-French War Loan		213,475 00
Cash on hand, head office	$4,983 77	
Cash on deposit in Dominion Bank, Toronto	19,152 12	
Cash on deposit, Imperial Bank, Toronto	2,414 56	
		26,550 45
Agents' balances		7,043 16
Interest accrued and unpaid		3,505 62
Due from other Companies for re-insurance on losses		610 00
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1918		24,097 81
Goad's plans (not extended)	$2,258 56	
All other		749 62
Total assets		$511,702 42

Liabilities.

Amount of losses unpaid at 31st December, 1918	$3,177 62
Accrued war tax	381 56
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1918	149,122 06
Total liabilities, except capital stock	$152,681 24
Capital stock paid up in cash	$100,000 00

Cash Receipts.

Cash balance at 31st December, 1917 (not extended)	$59,717 92	
Gross premium received in cash		$180,106 61
Received for interest		20,310 21
Rents		5,694 00
Commission		9,122 81
Re-insurance on policies become claims		13,693 33
Re-insurance adjusting expenses		185 83
Re-insurance premiums (refund by cancellation)		2,369 20
Salvage		2 00
Investment account (not extended)	$180,587 62	
Total		$231,483 99

Expenditure.

Expenses of management:	
Paid for commission and agents' bonus	$47,446 89
" inspecting, valuating, etc.	1,363 96
" salaries, directors' and auditors' fees	9,205 00
" rent and taxes	3,878 74
" statutory assessment and license fee	323 44
" stationery, printing and advertising	643 96
" travelling expenses	221 98
" postage, telegrams and express	345 69
" investigation and adjustment of claims	1,539 26
" building expense account	4,017 67
" honorariums	700 00
" other expenditure	252 25
Total expenses of management	$69,938 84
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1918	3,925 79
" losses which occurred during 1918	71,535 31
" re-insurance premiums	35,824 82
" rebates	16,441 81
" of dividends paid during year to shareholders	12,500 00
" invested (not extended) $234,981 16	
" paid for Goad's plans	91 35
Total expenditure	$210,257 92

Currency of Fire Insurance Contracts.

Gross amount in force 31st December, 1918.	One year or less.	Three years.	Total.
	$	$	$
Amount covered by policies in force 31st Dec., 1918....	11,578,697	24,343,253	35,921,950
Re-insurance.			
Of the foregoing risks there were re-insured.....	2,661,942	2,862,308	5,524,250
Net risks in force 31st December, 1918.....	8,916,755	21,480,945	30,397,700

Movement in Fire Insurance Contracts.

Fire Risks.	Number.	Amount.
		$
Policies in force 31st December, 1917.....	50,334	34,704,361 00
Taken during the year 1918 new and renewed.....	27,656	22,167,081 00
Totals.....	77,990	56,871,442 00
Deduct expired and cancelled during 1918.....	24,338	20,949,492 00
*In force at 31st December, 1918.....	53,652	35,921,950 00

List of Shareholders at 31st December, 1918.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
			$	$
Blain, Hugh.....	Toronto	20	1,000	1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, Miss Rowena M.	"	2	100	100
Copp, William.....	"	2	100	100
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Wash'n., D.C., U.S.A..	41	2,050	2,050
Fowler, Mrs. Lilian C.	Baltimore, Md.....	2	100	100
Harcourt, Mrs. Eleanor C.....	Toronto	2	100	100
Maclennan, James, Estate of.....	"	100	5,000	5,000
Maclennan, Mrs. Mary L	"	40	2,000	2,000
McKeown, Samuel W.....	"	20	1,000	1,000
Roaf, Harriet E	"	30	1,500	1,500
Scott, J. G., K.C	"	24	1,200	1,200
Stark, Mrs. Ethel.....	"	2	100	100
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd., ...	"	1,605	80,250	80,250
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals	.....	2,000	100,000	100,000

* In Ontario, amount $34,797,107 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.

Assets for the Year Ending 31st of December, 1918.

Name of Company.	Real Estate.	Bonds, mortgages and other investments.	Loans on stocks and debentures.	Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1918.	Interest accrued.	Cash.	Agents' balance.	Re-insurance on losses.	All other assets.	Total assets	Goad's plans, office furniture, etc. (not extended).	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'	50,000 00	392,015 46	.....	4,478 46	4,341 43	26,621 68	14,751 42	.....	.....	492,208 45	.....	150,000 00
Queen City	72,000 00	365 525 76	11,620 00	24,097 81	3,505 62	26,550 45	7,043 16	610 00	749 62	511,702 42	2,258 56	.....
Totals	122,000 00	757,541 22	11,620 00	28,576 27	7,847 05	53,172 13	21,794 58	610 00	749 62	1,003,910 87	2,258 56	150,000 00

Government deposits are as follows:—Merchants', $111,568.68; Queen City, $35,893.33.

Liabilities for the Year Ending 31st December, 1918.

Name of Company.	Unpaid losses.	Unearned premiums.	Commission	All other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'	500 00	255,561 86	3,000 00	.....	259,061 86	150,000 00	49,647	56,705,988 00
Queen City	3,177 62	149,122 06	.....	381 56	152,681 24	100,000 00	53,652	30,397,700 00
Totals	3,677 62	404,683 92	3,000 00	381 56	411,743 10	250,000 00	103,299	87,103,688 00

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Capital Stock.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$	$ c.	$ c.	$ c.	$ c.
Merchants'.....	335,338 14	18,353 72	4,350 00	6,078 27	225 85	1,329 77	75,000	.....	.....	440,675 75	17,900 00
Queen City	180,106 61	20,310 21	5,694 00	13,693 33	.....	9,122 81	.....	2,557 03	.....	231,483 99	180,587 62
Totals.....	515,444 75	38,663 93	10,044 00	19,771 60	225 85	10,452 58	75,000	2,557 03	.....	672,159 74	198,487 62

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Expenses of Management.								Losses.	Re-insurance premiums.	Rebate.	Dividends.	Good's plans and office furniture.	All other.	Total.	Invested (not extended).
	Commission.	Salaries, Directors' and Auditors' fees.	Rent and Taxes (municipal and government)	Law Costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'.....	75,551 51	20,435 65	9,354 41	125 00	441 36	3,087 55	15,676 57	124,672 05	146,650 94	6,729 56	6,213 97	*82,500 00	.....	.....	366,765 62	98,129 56
Queen City.....	47,446 89	9,205 00	3,878 74	.....	323 44	1,017 67	5,067 10	69,938 84	75,461 10	35,824 82	16,441 81	12,500 00	91 35	.....	210,257 92	234,981 16
Totals.....	122,998 40	29,640 65	13,233 15	125 00	764 80	7,105 22	20,743 67	194,610 89	222,112 01	42,554 38	22,654 88	95,000 00	91 35	.....	577,023 54	333,110 72

* Stock Dividends $75,000.00.

Cash-Mutual Fire Companies

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Stock and Mutual.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Fire Insurance Company, Mutual and Stock.

A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

John Fennell	Kitchener, Ont.
Geo. C. H. Lang	Kitchener, Ont.
W. H. Schmalz	Kitchener, Ont.
L. J. Breithaupt	Kitchener, Ont.
H. G. Lackner	Kitchener, Ont.
H. L. Janzen	Kitchener, Ont.
P. S. Lautenschlager	Kitchener, Ont.
Hartman Krug	Kitchener, Ont.
George Pattinson	Preston, Ont.

Officers:

John Fennell, President	Kitchener, Ont.
George C. H. Lang, Vice-President	Kitchener, Ont.
W. H. Schmalz, Manager and Treasurer	Kitchener, Ont.

Auditors:

J. M. Scully, F.C.A.	Kitchener, Ont.
J. A. Law	Kitchener, Ont.

Unassessed premium note capital, $211,702.28. Securities deposited at Provincial Treasury, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$100,999 05
Amount of mortgages on real estate		206,170 00
Amount of debentures and Canada War Loan ($49,687.47, Ontario Government deposit)		356,734 04
Cash on hand at Head Office	$3,446 75	
Cash on deposit in Molsons Bank, Kitchener, Ont. (Deposit receipt, Ontario Government deposit)	312 53	
Cash on deposit to Company's credit in Merchants Bank Kitchener, Ont., current account	3,528 06	
Cash on deposit in Molsons Bank (Savings), Kitchener, Ont.	781 55	
		8,068 89

Amount unpaid of agents' balances		7,381 21
Amount of premium notes in force after deducting all payments thereon and assessments levied		211,702 28
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1918		13,281 40
Amount due for re-insurance on losses		1,100 00
Accrued interest		8,543 29
Office furniture and Goad's plans (not extended)	5,000 00	
Total assets		$913,980 16

LIABILITIES.

Unearned premiums, being 50 per cent. gross premiums on all cash system policies in force at 31st December, 1918		$93,088 44
Amount of losses supposed or reported		7,448 00
Total liabilities		$100,536 44

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$45,620 32	
Cash received as fixed payments of 1918		$65,345 63
" premiums on cash system		117,760 79
" interest		33,616 01
" agents' balances of 1917 received in 1918		8,047 19
" re-insurance on losses		3,364 49
" transfer fees		132 75
" additional premiums		1,410 02
" investment (not extended)	$25,866 03	
Total receipts		$229,676 88

EXPENDITURE.

Expenses of management:		
Amount paid for investigation and adjustment of claims and travelling expenses		$1,595 55
" commission to agents		30,199 53
" statutory assessment and license fee		233 34
" fire marshal's tax		389 59
" printing, stationery, advertising, and Goad's plans		2,150 15
" Patriotic Fund, Red Cross and other patriotic donations		6,025 00
" salaries, directors' and auditors' fees		24,214 82
" postage, telephone, telegrams, express and exchange		1,521 46
" fuel, light and water		751 80
" taxes (municipal and government)		2,485 85
" law costs		366 73
" Bradstreet's, caretaker, repairs to building, bond laundry and sundries		4,524 56
Total expenses of management		$74,458 38

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		$986 99
" losses which occurred during 1918		75,723 90
" re-insurance		24,707 40
" rebate, abatement, and returned premiums		11,523 54
" investments (not extended)	$105,694 13	
Total expenditure		$187,400 21

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	.....	$5,548,775 00	$5,548,775 00
Cash	$5,263,282 00	16,488,497 00	21,751,779 00
Totals	$5,263,282 00	$22,037,272 00	$27,300,554 00
Re-insurance.			
Cash	2,016,336.00	919,288 00	2,935,624 00
Net risks carried by Company, 31st December, 1918	$3,246,946 00	$21,117,984 00	$24,364,930 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,079	$5 490,750 00
Policies new and renewed during 1918	1,126	2,261,038 00
Gross number during 1918	4,205	$7,661,788 00
Less expired and canceled in 1918	1,197	2,113,013 00
Net risks in force on mutual system, 31st December, 1918	3,008	$5,548,775 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1917	17,295	$21,041,261 00
Policies new and renewed during 1918	6,540	8,954,701 00
Gross number during 1918	23,835	$29,995 962 00
Less expired and cancelled in 1918	6,495	8,244,183 00
Net risks in force on cash system, 31st December, 1918	17,340	$21,751,779 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$332,199 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	211,702 28
Amount of premium notes received during the year 1918	139,727 36

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Robert Scott ..... Galt, Ont.
C. R. H. Warnock ..... Galt, Ont.
F. S. Jarvis ..... Galt, Ont.
Charles Turnbull ..... Galt, Ont.
A. E. Watson ..... Ayr, Ont.
Lincoln Goldie ..... Guelph, Ont.
W. K. McNaught ..... Toronto, Ont.
J. N. MacKendrick ..... Galt, Ont.
James D. Allen ..... Galt, Ont.

Officers:

Robert Scott, President ..... Galt, Ont.
C. R. H. Warnock, Vice-President ..... Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer ..... Galt, Ont.

Auditors:

George C. Easton ..... Galt, Ont.
Wm. Philip ..... Galt, Ont.

Unassessed premium note capital, $221,023.00.

Securities in Treasury of Ontario, par value, $50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$30,000 00
Loans secured by mortgages		113,091 66
Debentures ($50,000 deposited with Ontario Government) and Dominion War Loan		594,657 05
Actual cash on hand at Head Office	$3,664 36	
Cash on deposit to the Company's credit, not drawn against in the following chartered bank:		
Merchants' Bank, agency at Galt	7,923 73	
		11,588 09
Cash in agents' hands		3,043 61
Amount of premium notes in force, after deducting all payments thereon and assessments levied		221,023 00
Amount due for re-insurance on losses		2,750 00
Amount of interest accrued		11,310 46
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1918		10,239 69
Total assets		$997,703 56

LIABILITIES.

Amount of supposed or reported loss	$8,500 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918	126,585 54
Total liabilities	$135,085 54

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$53,256 31.	
Cash received as fixed payments of 1918		$71,177 98
" fixed payments for years prior to 1918		1,339 60
" premiums on cash system		146,732 55
" agents' balances of 1917, received in 1918		915 90
" interest (including rent)		35,005 67
" re-insurance on losses		19,906 50
" transfer fees		161 50
" from mortgage and debenture investments (not extended)	$19,871 42	
Total receipts		$275,239 70

EXPENDITURE.

Expenses of management:		
Amount paid for commission and bonus to agents		$36,204 06
" fuel and light		938 37
" law costs		322 49
" license fee and statutory assessment		266 58
" fire marshal tax		488 20
" printing stationery and advertising		2,013 64
" taxes (Government and Municipal)		2,543 27
" salaries, directors' and auditors' fees		19,178 50
" travelling expenses and automobile		2,994 63
" postage, telephone, telegrams and express		1,514 12
" investigation of claims		765 39
" incidentals		4,549 91
Expenses of management		$71,779 16
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		1,095 11
" losses which occurred prior to 1918		108,972 10
" re-insurance premiums		23 929 97
" rebate, abatement and returned premiums		7,324 25
" refund to members		14,649 28
" building account (head office)		1,529 47
" purchase of securities (not extended)	$107,500 00	
		$229,279 34

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	.....	$5,539,825 33	$5,539,825 33
Cash	$6,313,473 00	21,330,718 00	27,644,191 00
Totals	$6,313,473 00	$26,870,543 33	$33,184,016 33
Re-insurance.			
On mutual system	.....	$828,300 68	$828,300 68
Cash system	$539,205 42	1,499,960 36	2,039,165 78
Total re-insurance	$539,205 42	$2,328,261 04	$2,867,466 46
Net risks carried by company, 31st December, 1918	$5,774,267 58	$24,542,282 29	$30,316,549 87

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1917	2,963	$5,630,158 33
Policies new and renewed during 1918	993	1,959,210 00
Gross number during 1918	3,956	$7,589,368 33
Less expired and cancelled in 1918	1,098	2,049,543 00
Net risks in force on mutual systems, 31st December, 1918	2,858	$5,539,825 33

Cash System.	Number.	Amount.
Policies in force, 31st December, 1917	14,646	$25,030,794 18
Policies new and renewed during 1918	6,433	11,510,797 72
Gross number during 1918	21,079	$36,541,591 90
Less expired and cancelled in 1918	5,416	8,897,400 90
Net risks in force, on cash system, 31st December, 1918	15,663	$27,644,191 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$360 969 00
Amount of premium notes, after deducting all payments thereon and assessments levied	221,023 00
Amount of premium notes received during the year 1918	131,395 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Paid up to 31st December, 1918	26,279 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business, 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson, K.C.	Stratford, Ont.
Geo. W. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
J. A. Robertson, M.D.	Stratford, Ont.
James Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, K.C., Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	$50,000 00
Unassessed premium note capital	175,017 80

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$11,164 30
Cash value of mortgages		110,475 00
Value of municipal debentures and Canada War Loan ($50,000 Ontario Government deposit)		457,457 86
Cash at Head Office	$5,614 73	
Cash deposited in Royal Bank, Stratford	4,386 47	
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	9,171 99	
Cash deposited in Merchants' Bank, Stratford	1,164 54	
		20,337 73
Cash in agents' hands acknowledged by them to be due, and considered good		4,933 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		175,017 80
Amount of re-insurance on losses		3,833 32
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1918		8,253 51
Total assets		$791,473 09

LIABILITIES.

Amount of losses supposed or reported	$5,651 99
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1918	93,862 28
Total liabilities	$99,514 27

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$38,667 77	
Cash received as fixed payments due in 1918		$57,072 45
" for premiums on cash system		101,943 25
" for interest		29,365 08
" for re-insurance on account of losses		8,499 76
" extra premiums and endorsement fees		476 71
" agents' balances of 1917 received in 1918		4,704 13
" rents		200 00
" from investments (not extended)	$104,204.66	
Total receipts		$202,261 38

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	$30,144 53
" law costs	22 25
" statutory assessment and license	269 31
" investigation and adjustment of claims	1,013 72
" taxes (Government and Municipal)	1,778 38
" Salaries, directors' and auditors' fees	17,961 00
" printing, stationery and advertising	1,769 89
" travelling expenses	621 75
" postage, telephone, telegrams and express	1,083 71
" fuel and light	364 08
" exchange	212 29
" mercantile agency	50 00
" building repairs	89 14
" bonds (official and agents)	47 50
" Mutual Underwriters' Assn.	10 00
" Goad's plans	2,085 39
" office furniture	284 80
" sundry and supplies expenses	442 91
Total expenses of management	$58,250 65
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	4,427 58
" losses which occurred in 1918	76,199 14
" re-insurance	19,778 57
" rebates	5,390 14
" Patriotic Fund, Red Cross and Y.M.C.A. donations	13,000 00
" investments (not extended) $147,750 00	
Total expenditure	$177,046 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	.....	$12,179,625 00	$12,179,625 00
Cash	$4,182,553 00	17,215,677 00	21,398,230 00
Totals	$4,182,553 00	$29,395,302 00	$33,577,855 00
Re-insurance.			
Mutual	.....	$2,212,094 00	$2,212,094 00
Cash	$584,739 00	1,758,746 00	2,343,485 00
Totals	$584,739 00	$3,970,840 00	$4,555,579 00
Net risks carried by Company, 31st December, 1918	$3,597,814 00	$25,424,462 00	$29,022,276 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1917	5,210	$11,935,020 60
Policies new and renewed during 1918	1,665	4,426,254 00
Gross number during 1918	6,875	$16,361,274 00
Less expired and cancelled in 1918	1,889	4,181,649 00
Net risks in force on mutual system, 31st December, 1918	4,986	$12,179,625 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1917	14,754	$19,071,475 00
Policies new and renewed during 1918	8,417	11,405,550 00
Gross number during 1918	23,171	$30,477,025 00
Less expired and cancelled in 1918	7,153	9,078,795 00
Net risks in force on cash system, 31st December, 1918	16,018	$21,398,230 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$284 402 61
Amount of all premium notes, after deducting all payments thereon and assessments levied	175,017 80
Amount of premium notes received during the year 1918	107,388 79
Cash paid up to 31st December, 1918	21,474 72

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Geo. Diebel ..... Waterloo, Ont.
Allan Bowman ..... Preston, Ont.
James Livingston ..... Baden, Ont.
Dr. J. H. Webb ..... Waterloo, Ont.
Simon B. Bricker ..... Waterloo, Ont.
J. Howard Simpson ..... Guelph, Ont.
P. E. Shantz ..... Preston, Ont.
Richard Roschman ..... Waterloo, Ont.
L. W. Shuh ..... Waterloo, Ont.

Officers:

Geo. Diebel, President ..... Waterloo, Ont.
Allan Bowman, Vice-President ..... Preston, Ont.
Levi W. Shuh, Manager ..... Waterloo, Ont.

Auditors:

J. M. Scully, F.C.A. ..... Kitchener, Ont.
J. Scully ..... Kitchener, Ont.

Unassessed premium note capital, $228,701.76.

Securities deposited in Treasury of Ontario, par value, $50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$30,000 00
" mortgages		14,900 00
" bonds, debentures, Canada War Loan and securities ($50,000, Ontario Government deposit)		768,399 79
Cash on hand at head office		5,906 93
Cash in agents' hands acknowledged by them to be due and considered good		3,190 73
Amount of short date notes or due bills		268 93
Amount of premium notes in force after deducting all payments thereon and assessments levied		228,701 76
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1918		11,730 93
Amount of accrued interest		15,657 41
Amount due company—balance staff Victory Loan		655 00
Office furniture and Goad's plans (not extended)	$5,428 63	
Total assets		$1,079,411 48

LIABILITIES.

Amount of unpaid losses		$4,190 56
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918		148,932 87
" unpaid loans from banks		81,686 55
Total liabilities		$234,809 98

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$26,713 26	
Cash received as fixed payments of 1918		$77,118 95
" premiums on cash system		147,553 27
" agents' balances of 1917 received in 1918		5,138 89
" rent		240 00
" interest		43,558 63
" borrowed during 1918		81,686 55
" re-insurance on losses		25,754 57
" all other		145 00
" from matured investments (not extended)	$33,925 40	
Total receipts		$381,195 86

EXPENDITURE.

Expenses of management:		
Amount paid for commission or bonus to agents		$32,826 36
" law costs		160 90
" fuel and light		285 22
" investigation and adjustment of claims		1,065 29
" interest		2,976 33
" statutory assessment and license fee		359 81
" fire marshal tax		450 90
" taxes (Government and Municipal)		1,923 60
" printing, stationery and advertising		2,843 69
" salaries, directors' and auditors' fees		23,616 15
" postage, telephone, telegrams and express		1,329 81
" exchange		433 22
" travelling expenses		1,623 15
" janitor		320 00
" repairs		12 94
" insurance		86 32
" Patriotic Fund		1,350 00
" Underwriters' Association		2,070 18
" other expenses		230 26
Total expenses of management		$73,964 13
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		$9,703 78
" losses which occurred during 1918		137,996 71
" re-insurance		32,631 25
" rebate, abatement and returned premiums		13,922 39
" other		829 75
" investments (not extended)	$166,879 58	
Total expenditure		$269,048 01

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	.....	$10,269,678 00	$10,269,678 00
Cash	$4,704,164 00	29,145,016 00	33,849,180 00
Total	$4,704,164 00	$39,414,694 00	$44,118,858 00
Re-insurance.			
Mutual	.....	$2,109,184 00	$2,109,184 00
Cash	$257,696 00	2,340,841 00	2,598,537 00
Total	$257,696 00	$4,450,025 00	$4,707,721 00
Net risks carried by Company, 31st December, 1918	$4,446,468 00	$34,964,669 00	$39,411,137 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	4,053	$10,578,602 00
Policies new and renewed during 1918	1,524	3,699,447 00
Gross number during 1918	5,577	$14,278,049 00
Less expired and cancelled in 1918	1,890	4,008,371 00
Net risks in force on mutual system, 31st December, 1918	3,687	$10,269,678 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1917	25,288	$31,914,710 00
Policies new and renewed during 1918	11,874	16,402,334 00
Gross number during 1918	37,162	$48,317,044 00
Less expired and cancelled in 1918	11,332	14,467,864 00
Net risks in force on cash system, 31st December, 1918	25,830	$33,849,180 00

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$375,760 90
Amount of premium notes, after deducting all payments thereon and assessments levied	228,701 76
Amount of premium notes received during the year 1918	134,394 90
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	26,878 98

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Value of real estate, less encumbrance.	Mortgages, bonds, debentures and other securities.	Interest due and accrued.	Agents' balances.	Cash at head office and bank balances.	Bills receivable, short date notes or due bills.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1918.	All other assets.	Total.	Goad's plans, office furniture, etc. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.
Economical	100,999 05	562,904 04	8,543 29	7,381 21	8,068 89	.....	211,702 28	1,100 00	13,281 40	.....	913,980 16	5,000 00
Gore District	30,000 00	707,748 71	11,310 46	3,043 61	11,588 09	.....	221,023 00	2,750 00	10,239 69	.....	997,703 56	.....
Perth	11,164 30	567,932 86	.....	4,933 57	20,337 73	.....	175,017 80	3,833 32	8,253 51	.....	791,473 09	.....
Waterloo	30,000 00	783,299 79	15,657 41	3,190 73	5,906 93	268 93	228,701 76	.....	11,730 93	655 00	1,079,411 48	5,428 63
Totals	172,163 35	2,621,885 40	35,511 16	18,549 12	45,901 64	268 93	836,444 84	7,683 32	43,505 53	655 00	3,782,568 29	10,428 63

The Government deposits at date of publication are as follows:—Economical, $50,000; Gore District, $50,000; Perth, $50,000; Waterloo, $50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Losses unpaid at 31st December, 1918.	Unearned premiums on cash system risks calculated at 50 per cent. of gross premiums.	All other liabilities.	Total liabilities.	Number of Policies.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	7,448 00	93,088 44	.....	100,536 44	20,348	24,364,930 00
Gore District	8,500 00	126,585 54	.....	135,085 54	18,521	30,316,549 87
Perth	5,651 99	93,862 28	.....	99,514 27	21,004	29,022,276 00
Waterloo	4,190 56	148,932 87	*81,686 55	234,809 98	29,517	39,411,137 00
Totals	25,790 55	462,469 13	81,686 55	569,946 23	89,390	123,114,892 87

The Government deposits at date of publication are as follows:—Economical, $50,000; Gore, $50,000; Perth, $50,000; Waterloo, $50,000.

* Due Banks—overdrafts.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

Receipts for the Year Ending 31st December, 1918.

Name of Company.	Fixed payments of 1918.	Fixed payments or assessments of years prior to 1918.	Premiums on cash system.	Agents' balances, 1917.	Interest.	Fees, licenses and extra premiums.	For losses re-insured.	Rent.	Cash borrowed (overdraft Banks)	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	65,345 63	.....	117,760 79	8,047 19	33,616 01	1,542 77	3,364 19	.....	.....	229,676 88	25,866 03
Gore District	71,177 98	1,339 60	146,732 55	915 90	35,005 67	161 50	19,906 50	.....	.....	275,239 70	19,871 42
Perth	57,072 45	.....	101,943 25	1,704 13	29,365 08	476 71	8,499 76	200 00	.....	202,261 38	104,204 66
Waterloo	77,118 95	.....	147,553 27	5,138 89	43,558 63	.....	25,754 57	240 00	81,831 55	381,195 86	33,925 40
Totals	270,715 01	1,339 60	513,989 86	18,806 11	141,545 39	2,180 98	57,525 32	440 00	81,831 55	1,088,373 82	183,867 51

Expenditures for the Year Ending 31st December, 1918.

Name of Company.	Expenses of Management.						Refund to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	30,199 53	.....	366 73	233 34	43,658 78	74,458 38	.....	76,710 89	11,523 54	24,707 40	.....	187,400 21	105,694 13
Gore District	36,204 06	.....	322 49	266 58	34,986 03	71,779 16	14,649 28	110,067 21	7,324 25	23,929 97	1,529 47	239,279 34	107,500 00
Perth	30,144 53	.....	22 25	269 31	27,814 56	58,250 65	.....	80,626 72	5,390 14	19,778 57	*13,000 00	177,046 08	147,750 00
Waterloo	32,826 36	2,976 33	160 90	359 81	37,640 73	73,964 13	.....	147,700 49	13,922 39	32,631 25	829 75	269,048 01	166,879 58
Totals	129,374 48	2,976 33	872 37	1,129 04	144,100 10	278,452 32	14,649 28	415,105 31	38,160 32	101,047 19	15,359 22	862,773 64	527,823 71

* Donations to Patriotic Fund, Y.M.C.A., and Red Cross.

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Alfred Wright	Toronto, Ont.
Joseph Walmsley	Toronto, Ont.
Albert E. Blogg	Toronto, Ont.
Chas. M. Horswell	Toronto, Ont.
F. E. Dingle	Toronto, Ont.
Alexander MacLean	Toronto, Ont.

Officers:

Alfred, Wright, President	Toronto, Ont.
Joseph Walmsley, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.
Arthur Dwyer, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	26,292 00
Unassessed premium note capital	6,457 30

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Municipal and Provincial Government debentures and Canada War Loan (Government deposit $15,617.97)		$78,521 47
Cash at head office	$2,010 58	
Cash in Standard Bank, Toronto	6,837 81	
Cash on deposit, Canada Permanent Mortgage Corporation	1,466 24	
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	10,000 00	
		20,314 63
Amount of premium notes in force after deducting all payments thereon, and assessments levied	$6,457 30	
Less residue of premium notes for re-insurance	472 76	
		5,984 54

Cash in agents' hands		4,613 33
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1918		4,348 06
Amount of accrued interest		944 37
Goad's plans (not extended)	$2,232 49	
Total assets		$114,726 40
Subscribed capital stock uncalled		$43,650 00

LIABILITIES.

Amount of supposed or reported losses		$2,646 47
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918		73,844 35
Amount of all other		539 44
Total liabilities to public		$77,030 26
Liabilities to shareholders:		
Paid up stock		$43,650 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$20,146 87	
Cash received for fixed payments, 1918		$6,308 35
" fixed payments due in prior years		296 31
" premiums on cash system		100,540 76
" interest		4,705 18
" re-insurance on losses		8,764 58
" agents' balances of 1917 received in 1918		6,840 25
" on account of debentures and loans on debentures (not extended)	$12,205 80	
Total		$127,455 43

EXPENDITURE.

Expenses of management:		
Cash paid for commission to agents		$27,456 98
" investigation and adjustment of claims		2,086 88
" statutory assessment and license fee		155 70
" traveling expenses		154 02
" rent		400 00
" salaries, directors' and auditors' fees		3,175 00
" printing, stationery and advertising		512 49
" postage, telephone, telegrams and express		255 18
" taxes (Government and Municipal)		2,161 12
" other		320 00
Total expenses of management		$36,677 37

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		$6,634 79
" losses which occurred during 1918		73,870 98
" re-insurance		8,457 99
" rebates		13,930 78
" other expenditure		91 35
" investments (not extended)	$9,830 21	
Total		$139,663 26

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	$425,404 00	.....	$425,404 00
Cash	8,175,031 00	$9,218,225 00	$17,393,256 00
Total	$8,600,435 00	$9,218,225 00	$17,818,660 00
Re-insurance.			
Mutual	$26,399 00	.....	$26,399 00
Cash	531,233 00	$167,668 00	698,901 00
Total re-insurance	$557,632 00	$167,668 00	$725,300 00
Net risks carried by company, 31st December, 1917	$8,042,803 00	$9,050,557 00	$17,093,360 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	258	$509,387 00
Policies new and renewed during 1918	257	442,154 00
Gross number, 1918	515	$951,541 00
Less expired and cancelled in 1918	268	526,137 00
Net risks in force on mutual system, 31st December, 1918	247	$425,404 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1917	36,666	$16,078,242 00
Policies new and renewed during 1918	21,593	12,124,630 00
Gross number during 1918	58,259	$28,202,872 00
Less expired and cancelled in 1918	18,226	10,809,616 00
*Net risks in force on cash system, 31st December, 1918	40,033	$17,393,256 00

BUSINESS TRANSACTED:

General Fire Insurance.

* In Ontario, $16,268,413.00.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$12,914 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,457 30
Amount of premium notes received during the year 1918	13,438 70
Payments on the premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	6,308 35
Amount of premium notes given by Company for re-insurance	$945 52
Less paid thereon	472 76
Residue of premium notes given by Company for re-insurance	$472 76

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1918.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			$	$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Beatty, Edith Adelia	Toronto	7	420	210
Brock, W. R.	"	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F., Estate	"	50	3,000	1,500
Elliot, W. S.	Montreal	10	600	300
Elliot, C. J.	Toronto	10	600	300
Gurney, E., Estate	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John, Estate	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Ince, Wm., Estate	Toronto	10	600	300
Macdonald, Flora	Toronto	10	600	300
Macdonald, Louise	"	10	600	300
Macdonald, Mrs. Caroline E.	"	20	1,200	600
Toronto General Trust Corp'n, in trust for F. W. Macdonald	"	10	600	300
McKinnon, S. F. Estate	"	50	3,000	1,500
Mackay, Chas. D.	"	25	1,500	750
National Trust Co., Ltd., in trust Mrs. G. A. Pemberton	"	20	1,200	600
National Trust Co., Limited., in trust Ruby C. Palmer	"	25	1,500	750
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Northcote, J. G.	Toronto	20	1,200	600
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Rogers, E.	Toronto	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Russill, Frank	"	50	3,000	1,500
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L., Estate	"	13	780	390
Spink, Eliza F.	"	12	720	360
Scott & Walmsley, Limited	"	132	7,920	3,960
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Toronto General Trusts Corporation in trust. Mrs. H. S. Bacque	"	20	1,200	600
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W.	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan	Winnipeg	10	600	300
Wood, Samuel Casey	Toronto	10	600	300
Wood, Louis Percival	Allandale	9	540	270
Wood, Herbert Harold	Toronto	2	120	60
Totals		1,455	$87,300	$43,650

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Alfred Wright	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.
Albert E. Blogg	Toronto, Ont.
Chas. M. Horswell	Toronto, Ont.
C. H. C. Fortner	Toronto, Ont.
Alexander McLean	Toronto, Ont.

Officers:

Alfred Wright, President	Toronto, Ont.
Jos. Walmsley, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.
F. E. Dingle, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	100,000 00
Paid up in cash	100,000 00
Securities deposited in the Treasury of Ontario	35,000 00
Unassessed premium note capital	11,584 21

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Mortgages on real estate		$41,700 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, $32,226.20)		137,982 16
Cash on hand	$5,085 77	
Cash on deposit to Company's credit in Imperial Bank, Toronto	10,578 97	
Cash in Canada Permanent Mortgage Corporation	2,716 39	
		18,381 13
Cash in agents' hands		5,864 49
Premium notes in force after deducting all payments thereon and assessments levied	$11,584 21	
Less residue of premium notes given for re-insurance	3,629 94	
		7,954 27

Interest accrued		2,243 01
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in cash system in force at 31st December, 1918		14,457 18
Goad's plans (not extended)	$2,246 60	
Total		$228,582 15

LIABILITIES.

Amount of losses adjusted	$6 00
Amount of losses supposed or reported	4,845 61
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918	99,186 45
All other liabilities	491 39
Total liabilities	$104,529 45
Paid up capital stock	$100,000 00

CASH RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$24,938 73	
Cash received as fixed payments of 1918		$9,236 27
" fixed payments due in prior years		303 09
" for premiums on cash system		137,907 78
" for interest		10,249 26
" for plate glass insurance		5,658 51
" cash borrowed during 1918		6,000 00
" agents' balances of 1917 received in 1918		8,322 35
" for re-insurance on losses		18,875 86
" commission		3,258 97
" for realization of investments during 1917 (not extended)	$61,387 99	
Total		$199,812 09

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission — Fire Branch	$36,126 43	
Cash paid for agents' commission — Plate Glass	1,320 11	
		$37,446 54
" statutory assessment, license fees		211 33
" travelling expenses		189 39
" printing, stationery and advertising		564 25
" salaries, directors' and auditors' fees		5,370 00
" investigation and adjustment of claims		2,566 54
" rent		500 00
" taxes (Government and Municipal)		2,672 25
" postage, telegrams and express, etc.		333 20
" all other		60 00
Total expenses of management		$49,913 50

Miscellaneous payments:		
Cash paid for fire losses which occurred during 1918		86,975 74
" losses which occurred prior to 1918		5,351 44
" plate glass losses, 1918		3,703 00
" re-insurance		28,588 19
" rebate, abatement and returned premiums:		
Fire	$16,014 22	
Plate Glass	581 68	
		16,595 90
" dividends		5,000 00
" repayment of loan		6 000 00
" investments (not extended)	$65,422 31	
" Goad's plans		207 60
Total expenditure		$202,335 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	$803,533 00	.....	$803,533 00
Cash	$10,562,987 00	$12,296,495 00	$22,859,482 00
Totals	$11,366,520 00	12,296,495 00	$23,663,015 00
Re-insurance.			
Mutual	$286,516 00	.....	$286,516 00
Cash	1,800,375 00	$718,656 00	2,519,031 00
Totals	$2,086,891 00	$718,656 00	$2,805,547 00
Net risks carried by Company, 31st December, 1918	$9,279,629 00	$11,577,839 00	$20,857,468 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force, 31st December, 1917	297	$873,333 00
Policies new and renewed during 1918	310	842,533 00
Gross number during 1918	607	1,715,866 00
Less expired and cancelled in 1918	309	912,333 00
Net risks in force on mutual system, 31st December, 1918	298	$803,533 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force, December, 1917	41,522	$21,505,586 00
Policies new and renewed during 1918	23,040	16 114.056 00
Gross number, 1918	64,562	$37,619,642 00
Less expired and cancelled in 1918	20,016	14,760,160 00
*Net risks in force on cash system, 31st December, 1918	44,546	$22,859,482 00

Plate Glass Risks.	Number.	Amount.
Policies in force, 31st December, 1917	664	$116,065 44
Policies new and renewed during 1918	293	33,951 06
Gross number during 1918	957	$150,016 50
Less expired and cancelled in 1918	368	29,569 35
Net risks in force 31st December, 1918	589	$120,447 15

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$23,168 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,584 21
Amount of premium notes received during the year 1918	24,167 92
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	9,236 27

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	7,259 88
Less payments thereon	3,629 94
Residue on premium notes given for re-insurance	$3,629 94

*Ontario risks, $21,734,639.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1918.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$
Atkinson, D. A	Toronto	20	2,000	2,000
Blain, Hugh	"	10	1,000	1,000
Chipman, John D.	"	26	2,600	2,600
Cornell University	Ithica, N.Y	50	5,000	5,000
Davies, Wm	Toronto	50	5,000	5,000
Dingle, F. E	"	130	13,000	13,000
Edmand, Frank	Toronto	20	2,000	2,000
Flynn, Thos	"	50	5,000	5,000
Fortner, C. H. C	"	30	3,000	3,000
Herriman, Helen Gertrude	New York	3	300	300
Maclennan, Hon. James, Estate	Toronto	50	5,000	5,000
Northcote, I. G	"	22	2,200	2,200
National Trust Co., Ltd., in trust	"	22	2,200	2,200
Smith, Goldwin Larratt	"	60	6,000	6,000
Strathcona, Right Hon. Lady	Montreal	50	5,000	5,000
Scott, J. G., K.C	Toronto	50	5,000	5,000
Scott, James	"	25	2,500	2,500
Scott, Robert F	"	25	2,500	2,500
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull	"	25	2,500	2,500
Scott R. F. and J., in trust for Catharine Scott	"	25	2,500	2,500
Scott & Walmsley, Limited	"	112	11,200	11,200
Smith, Rev. Lennox Ingal	Ottawa	50	5,000	5,000
Strange, Catherine	Toronto	3	300	300
Strange, Chas. Orlando	"	16	1,600	1,600
Strange, Geo	"	3	300	300
Russill, Frank	"	16	1,600	1,600
Toronto Gen. Trusts Corp., in trust	"	22	2,200	2,200
Walmsley, Jos	"	35	3,500	3,500
Total		1,000	100,000	100,000

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Alfred Wright	Toronto, Ont.
Jno. D. Chipman	Toronto, Ont.
A. E. Blogg	Toronto, Ont.
C. M. Horswell	Toronto, Ont.
A. McLean	Toronto, Ont.
F. E. Dingle	Toronto, Ont.

Officers:

Alfred Wright, President	Toronto, Ont.
Jno. D. Chipman, Vice-President	Toronto, Ont.
Walmsley & Chipman, Joint Managers	Toronto, Ont.
C. H. C. Fortner, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	30,480 57
Unassessed premium note capital	22,219 15

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Mortgages		$27,100 00
Municipal debentures owned (Government deposit, $27,115.19)		105,155 04
Cash on hand at head office	$2,819 52	
Cash on deposit in Royal Bank, Toronto	5,729 65	
Cash on deposit in Canada Permanent Mortgage Corporation	88 39	
		8,637 56
Cash in agents' hands		4,393 50
Amount unpaid of fixed payments of 1918		605 13
Amount of premium notes in force after deducting all payments and assessments levied	$22,219 15	
Less residue of premium notes given for re-insurance	5,605 51	
		16,613 64

Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1918		6,438 04
Interest accrued and all other assets		2,180 73
Office furniture and Goad's plans (not extended)	$3,059 99	
Total assets		$171,123 64
Capital stock uncalled		$100,000 00

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918		$76,892 76
Due to other Insurance Companies		1,615 88
Dominion War Tax accrued		290 44
Amount of losses supposed or reported		3,657 00
Total liabilities to public		$82,456 08
Paid up capital stock		$25,000 00

Cash Receipts.

Cash balance, 31st December, 1917 (not extended)	$21,729 50	
Cash received as fixed payments of 1918		$21,474 74
" fixed payments of prior years		564 00
" premium on cash system		110 167 01
" interest		8,271 08
" re-insurance on losses		30,581 82
" all other		250 00
" cash borrowed during 1918		5,000 00
" investment (not extended)	$13,147 52	
Total		$176,308 65

Expenditure.

Expenses of management:		
Cash paid for commissions or allowances to agents on cash collections		$23,733 01
" investigation and adjustment of claims		1,087 15
" statutory assessment, license fees		174 11
" travelling expenses		329 00
" taxes (Government and municipal)		2,336 48
" salaries, directors' and auditors' fees		8,989 99
" printing, stationery and advertising		254 47
" postage, telephones, telegrams and express		465 67
" rent		500 00
Total expenses of management		$37,869 88

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		$16,306 99
" losses which occurred during 1918		97,580 44
" rebate		14,942 69
" re-insurance		22,163 57
" dividends to shareholders and mutual policyholders		2,984 17
" Goad's plans		91 35
" Patriotic Fund		60 00
" sundries		168 25
" repayment of loan		5,000 00
" investments (not extended)	$5,380 77	
Total expenditure		$197,167 34

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual	$1,398,553 00	.....	$1,398,553 00
Cash	8,501,495 00	$9,455,041 00	$17,956,536 00
Totals	$9,900,048 00	$9,455,041 00	$19,355,089 00
Re-insurance.			
Mutual	$690,950 00	.....	$690,950 00
Cash	1,012,895 00	$99,200 00	1,112,095 00
Totals	$1,703,845 00	$99,200 00	$1,803,045 00
Net amount in risks, 31st December, 1918	$8,196,203 00	$9,355,841 00	$17,552,044 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	333	$1,770,811 00
Policies new and renewed during 1918	335	1,441,653 00
Gross number during 1918	668	$3,212,464 00
Less expired and cancelled in 1918	347	1,813,911 00
Net risks in force on mutual system, 31st December, 1918	321	$1,398,553 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1917	40,904	$17,153,457 00
Policies taken during 1918 on cash system	20,633	12,157,191 00
Gross number and amount during 1918	61,537	$29,310,648 00
Less expired and cancelled in 1918	16,887	11,354,112 00
*Net risks in force on cash system 31st December, 1918	44,650	$17,956,536 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$44,438 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,219 15
Amount of premium notes received during the year 1918	45,965 00
Payments on the premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up on 31st December, 1918	21,474 74

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	11,766 52
Less payment made thereon and cancellation	6,161 01
Residue of premium notes given for re-insurance	$5,605 51

* In Ontario, $16,831,693.00.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891. Rates, 10 per cent. and 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1918.
			$	$
Baird, A. H.	Paris	10	1,000	200
Barber, John R	Georgetown	20	2,000	400
Chipman, John D.	Toronto	29	2,900	580
Dingle, F. E.	Toronto	60	6,000	1,200
Dryden, Mrs. Jennie	Guelph	50	5,000	1,000
Elliott, W. R., Estate	Toronto	10	1,000	200
Forbes, Geo. D.	Hespeler	10	1,000	200
Fortner, C. H. C.	Toronto	23	2,300	460
Gillies, George, Estate	Toronto	25	2,500	500
Goldie, G. E.	Ayr	29	2,900	580
Goldie, Jno.	Guelph	30	3,000	600
Goldie, L., in trust	Guelph	20	2,000	400
Goldie, Lincoln	Guelph	54	5,400	1,080
Goldie & McCulloch Co., Limited	Galt	60	6,000	1,200
Hillborn, A. W	Galt	10	1,000	200
Innes, W. P.	Simcoe	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd	Woodstock	20	2,000	400
King Bros.	Whitby	15	1,500	300
McLaughlin, M.	Toronto	25	2,500	500
MacDonald, John	Toronto	10	1,000	200
McNally, E. C.	Niagara Falls	10	1,000	200
National Trust Co., trustee Goldie Estate Trust	Toronto	20	2,000	400
Neilson, R.	Montreal	25	2,500	500
Noble, Robert, Estate	Norval	30	3,000	600
Northcote, R.	Toronto	10	1,000	200
Pattinson, George	Preston	50	5,000	1,000
National Trust Co. for Mrs. G. A. Pemberton	Toronto	16	1,600	320
Riordon, Chas	Montreal	50	5,000	1,000
Stewart, Robert	Guelph	10	1,000	200
Smith, R. H., Estate	St. Catharines	10	1,000	200
Spink, J. L., Estate	Toronto	30	3,000	600
Spink, Mrs. Eliza, Estate of	Toronto	30	3,000	600
Scott & Walmsley, Ltd	Toronto	115	11,500	2,300
Sutton, Wm.	Simcoe	10	1,000	200
Seagram, Jos. E	Waterloo	30	3,000	600
Taylor & Bates	St. Catharines	10	1,000	200
Toronto General Trusts Co. (In Trust for Mrs. H. S. Bacques)		15	1,500	300
Whitelaw, Chas	Paris	10	1,000	200
Whitelaw, R.	Woodstock	10	1,000	200
Wilson, Wm., Estate	Toronto	50	5,000	1,000
Walmsey, Joseph	Toronto	25	2,500	500
Watts, Alfred	Brantford	25	2,500	500
Watts, Charles B.	Toronto	94	9,400	1,880
Watts, Charles B., in trust	Toronto	25	2,500	500
Totals		1,250	$125,000	$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

J. C. Gagné	Montreal, P.Q.
J. d'Halewyn	Montreal, P.Q.
A. R. Ranger	Montreal, P.Q.
Fred. Taylor	Hamilton, Ont.
J. C. Hebert	Montmagny, P.Q.
J. O. Mousseau	Montreal, P.Q.
C. J. Adams	London, Ont.
A. M. Aletter	Toronto, Ont.
C. E. Arpin	Montreal, P.Q.
T. B. Harvey	Merlin, Ont.

Officers:

J. C. Gagné, President	Montreal, P.Q.
J. d'Halewyn, Vice-President	Montreal, P.Q.
A. M. Aletter, Provincial Manager	Toronto, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	87,300 00
Called up capital stock	87,300 00
Paid up calls	76,882 34
Unpaid on calls	10,417 66
Unassessed premium note capital	6,088 97
Securities deposited at Provincial Treasury	33,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of debentures (Ontario Government deposit)		32,940 00
Amount of actual cash at head office	$989 39	
Amount in Bank of Nova Scotia, Toronto	25,744 41	
Amount in Dominion Bank, Toronto	508 75	
Amount in Standard Bank, Toronto	600 00	
		27,842 55
Amount of cash in agents' hands		5,326 21
Amount of notes or bills less than one year overdue		244 31
Amount of notes or bills one year or more overdue (not extended)	$375.00	

Amount of premium notes after deducting all payments thereon and assessments levied		6,088 97
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1918		4,846 19
Amount of called but unpaid capital stock		10,417 66
Amount due for re-insurance on losses		472 23
Amount due for all other (int.)		8 43
Amount of office furniture, Goad's plans, etc. (not extended)	$2,345 27	
Total assets		$88,186 55

LIABILITIES.

Amount of losses supposed or reported	$491 16
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918	31,716 58
Amount due for re-insurance premiums	267 13
Amount due for commission	1,551 99
Amount due all other, inc. War Tax appropriation	207 80
Total liabilities	$34,234 66
Paid up on capital stock, including $10,417.66 unpaid on calls at 31st December, 1918	$87,300 00
Reserve Fund (10 Edw. VII, c. 158)	$14,828 90

RECEIPTS.

Cash balance at 31st December, 1917	$15,816 51	
Cash received for transfer fees		$4 75
" fixed payments due in 1918		1,467 78
" fixed payments in prior years		145 40
" premiums on cash system		52,906 31
" interest		2,067 30
" re-insurance on losses		7,012 85
" calls on capital stock		2,320 00
" bills receivable		13,580 17
Total receipts		$79,504 56

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	$12,252 96
" investigation and adjustment of claims	555 80
" law costs	261 65
" interest	192 44
" statutory assessment and license fees	88 65
" travelling expenses	28 15
" taxes (Government and Municipal)	1,221 08
" rent	1,198 74
" salaries, directors' and auditors' fees	3,910 78
" printing, stationery and advertising	847 05
" postage, telephone, telegrams and express	543 10
" all other expenses	106 03
Total expenses of management	$21,206 43

Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	3,464 24
" losses which occurred during 1918	28,909 16
" re-insurance	6,681 33
" rebates and return premiums	7,217 36
Total expenditure	$67,478 52

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual		$185,185 00	$185,185 00
Cash	$2,029,030 16	4,144,361 44	6,173,391 60
Totals	$2,029,030 16	$4,329,546 44	$6,358,576 60
Re-insurance.			
Cash system	$355,408 00	$801,419 00	$1,156,827 00
Total re-insurance	$355,408 00	$801,419 00	$1,156,827 00
Net risks carried by Company, 31st December, 1918	$1,673,622 16	$3,528,127 44	$5,201,749 60

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	112	$184,820 00
Policies new and renewed during 1918	115	206,585 00
Gross number during 1918	227	$391,405 00
Less expired and cancelled in 1918	116	206,220 00
Net risks in force on mutual system, 31st December, 1917	111	$185,185 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1917	8,470	$7,893,139 28
Policies new and renewed during 1918	4,393	4,500,825 48
Gross number during 1918	12,863	$12,393 964 76
Less expired and cancelled in 1918	6,285	6,220,573 16
Net risks in force on cash system, 31st December, 1918	6,578	$6,173,391 60

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$9,836 32
Amount of premium notes, after deducting all payments thereon and assessments levied	6 088 97
Amount of premium notes received during the year 1918	3.853 10

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
Adams, C. J.	London	50	2,500	2,500 00
Aikenhead, Albert	London	10	500	500 00
Aletter, A. M.	Toronto	20	1,000	1,000 00
Alton, Ellen	Lucknow	10	500	500 00
Arpin, C. E.	Montreal	20	1,000	1,000 00
Bock, H. P.	London	10	500	275 00
Black, Mac. M.	Springfield	1	50	50 00
Baker, Thomas	London	7	350	350 00
Bucknell, D. A.	Ingersoll	10	500	500 00
Bryan, J. H.	Chicago	25	1,250	250 00
Burkholder, J.	Stouffville	2	100	100 00
Bentley, Chas. L.	Tillsonburg	3	150	150 00
Brown, Mrs. A. G.	Brantford	5	250	75 00
Carlyle, David	Toronto	2	100	100 00
Cooney, John, Estate	Brampton	1	50	25 00
Cornell, Dr. E. P.	Kitchener	1	50	50 00
Chapman, Charles B.	London	5	250	250 00
Cody, Benjamin	Ingersoll	10	500	500 00
Crofts, W. T.	Dawn Mills	1	50	50 00
Corbett, E. C.	Verschoyle	2	100	100 00
Conn, Thomas	St. Mary's	3	150	150 00
Currie, Agnes	Ingersoll	7	350	350 00
Dyer, John J.	London	15	750	750 00
Dawson, D. W.	London	15	750	750 00
Dupee, Reuben	Sarnia	10	500	500 00
Dewar, A. A.	Petrolea	20	1,000	1,000 00
Donald, George	Petrolea	10	500	500 00
Dupee, Reuben, in trust for R. Delmar	Copleston	5	250	250 00
Downing, John	Beachville	10	500	500 00
Ego, Dr. Angus	Markdale	4	200	200 00
Evans Bros., David and F. L. E.	Strathroy	10	500	500 00
Ferté, A. E.	London	10	500	237 50
Fleming, Ethel Maud	Burgessville	1	50	50 00
Furse, George	Kintore	10	500	500 00
Gagne, J. C.	Montreal	20	1,000	1,000 00
Gibb, Otto W.	Hamilton	10	500	500 00
d'Halewyn, J.	Montreal	20	1,000	1,000 00
Harvey, T. B.	Merlin	30	1,500	1,500 00
Henry, Mrs. Jessie	Paris, Ont.	1	50	50 00
Herbert, J. C.	Paris, Ont.	20	1,000	1,000 00
Hole, B. V.	Calgary	60	3,000	600 00
Hyndman, H. K.	Exeter	8	400	400 00
Houghton, Tom	Parkhill	1	50	25 00
Hunt, Mrs. Mary Riches	London	2	100	100 00
Hunt, F. C.	London	2	100	100 00
Heal, C. P.	London	5	250	50 00
Hartley, David	Kelowna, B. C.	10	500	125 00
Hookaway, Nettie S.	Science Hill	5	250	100 00
Heughan, Susan	London	8	400	400 00
Kirkpatrick, Russell T.	Petrolea	20	1,000	1,000 00
Kirkpatrick, R. T., in trust for Gertrude E.	Petrolea	7	350	350 00
Lawrence, Mary A., Estate	Toronto	40	2,000	1,310 00
Levitt, Elizabeth	Forest	2	100	100 00
Lainchbury, Albert	Dereham Centre	10	500	500 00
Leach, Lorenzo	Eden	20	1,000	1,000 00
Macbeth, Herbert	Toronto	1	50	50 00
Morgan, John, Estate	Kerrwood	10	500	500 00
McBride, H. C.	London	52	2,600	520 00
McLachlan, J. B.	Toronto	2	100	100 00
McMahen, A. T., Estate of	London	5	250	250 00
McLachlan, Margaret	Watford	20	1,000	1,000 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
McMillan, John, Estate	Sykeston	40	2,000	2,000 00
McWhirter, Julia R.	Beachville	5	250	125 00
MacCallum, E. C. D.	Kingston	5	250	250 00
Marshall, H. A.	Tillsonburg	2	100	100 00
Minshall, Henry	Brownsville	3	150	150 00
McAsh, T. J.	Varna	3	150	150 00
Mevius, H.	Buffalo, N.Y.	3	150	150 00
McLean, Dr. P. D.	Woodbridge	3	150	150 00
Marshall, Geo. W.	Straffordville	3	150	135 00
Mennie, Alex.	Vancouver, B.C.	5	250	250 00
Morgan, Judge E.	Toronto	4	200	200 00
Monarch Syndicate	Montreal	587	29,350	29,350 00
Mosseau, J. A.	Montreal	20	1,000	1,000 00
Nicholls, Chas. W.	London	20	1,000	1,000 00
Oliver, Frederick	London	4	200	30 00
Pocock, Philip	London	1	50	15 00
Puddicombe, R. W. Estate	London	10	500	500 00
Paynter, Henry	Ealing P.O.	20	1,000	1,000 00
Paul, J. D.	Mandamin	10	500	500 00
Paynter, W. J.	London	1	50	25 00
Petty, Geo., Estate	Hensall	2	100	100 00
Ranger, A. R.	Montreal	20	1,000	1,000 00
Renfrew, W. C.	Okanagan Mis'n, B.C.	3	150	150 00
Robinson, Alf.	London	1	50	15 00
Robson, William W.	Vernon, B.C.	4	200	100 00
Robson, T. E.	London	70	3,500	1,750 00
Ramsay, Henry	Wanstead	10	500	500 00
Scarrow, Wm.	London	1	50	50 00
Schneider, Adam	Mitchell	2	100	100 00
Stevens, Ruben, Est.	Toronto Gen. Trusts Corp.	9	450	450 00
Standbury, J. G.	Exeter	5	250	250 00
Stone, S. Geo.	Sault Ste. Marie	10	500	250 00
Sutherland, W. H.	Ingersoll	3	150	150 00
Smith, John R.	Wyoming	10	500	500 00
Sandham, T. A.	Tillsonburg	6	300	300 00
Sandham, Della May	Tillsonburg	6	300	300 00
Sandham, A. O.	Tillsonburg	2	100	100 00
Stutt, Richard	Forest	2	100	100 00
Swanson, Janet, Mrs.	St. Mary's	2	100	100 00
Taylor, Fred.	Hamilton	20	1,000	1,000 00
Torrance, James	Stratford	3	150	150 00
Truemen, Elizabeth	Stouffville	1	50	50 00
Threapleton, M., in trust	Toronto	6	300	369 84
Tierney, Jas. B.	Blyth	10	500	500 00
Thornton, Edwin	Ingersoll	7	350	350 00
Tambling, Geo.	London	10	500	500 00
Vandusen, Wm. E.	Toronto	1	50	50 00
White, John	Watford	1	50	50 00
White, W. C.	Woodstock	5	250	250 00
White, A. V.	Woodstock	5	250	250 00
Walch, Lawrence A.	Winnipeg	10	500	125 00
White, Wm. J.	Petrolea	10	500	500 00
Wallace, Henry	South Middleton	5	250	250 00
Whitley, Alice S.	Gorrie	5	250	250 00
Webster, Geo. B.	St. Mary's	2	100	100 00
Webster, Catharine A.	St. Mary's	1	50	50 00
White, Joseph	St. Mary's	1	50	50 00
Westcott, J. T.	Hamilton	10	500	500 00
Totals		1,746	$87,300	$76,882 34

THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1919.

Directors:

Geo. Sleeman ..... Guelph, Ont.
H. Murton ..... Guelph, Ont.
Roswald Goldie ..... Guelph, Ont.
John Kennedy ..... Guelph, Ont.
J. R. Wissler ..... Salem, Ont.

Officers:

Geo. Sleeman, President ..... Guelph, Ont.
H. Murton, Vice-President ..... Guelph, Ont.
John Davidson, Secretary-Treasurer ..... Guelph, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.
T. J. Moore ..... Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Authorized capital stock		$150,000 00
Subscribed capital stock		124,500 00
Paid up capital stock		42,450 00
Unassessed premium note capital		23,002 27
Deposited in the Provincial Treasury		21,000 00

ASSETS.

Debentures ($21,000.00 Ontario Government deposit) and Canada War Loan		$73,982 35
Cash on hand at head office	$927 32	
Cash in Royal Bank, Guelph	7,300 94	
		8,228 26
Cash in agents' hands, acknowledged by them to be due, and considered good		3,188 21
Amount unpaid on fixed payments of 1918		175 80
" of premium notes in force after deducting all payments thereon and assessments levied		23,002 27
" unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1918		2,054 80
" of re-insurance on losses		904 07
" of accrued interest		676 03
" office furniture, Goad's plans, etc. (not extended) ..	$2,200 00	
Total assets		$112,211 79
Subscribed capital stock uncalled		$80,925 00

Liabilities.

Amount of losses adjusted		$6 33
" resisted		1,800 00
" supposed or reported		505 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1918		50,697 39
Dominion Government War Tax provision		299 87
Liabilities to the public		$53,308 59
Paid up capital stock		$42,450 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$14,861 61	
Cash received for fixed payments of 1918		$7,355 27
" fixed payments of prior years		75 40
" interest		3,839 52
" premiums on cash system		76,539 58
" agents' balances, 1917, received in 1918		3,205 59
" re-insurance on losses		4,290 99
" extra premiums and fees		522 31
" rent		25 00
" from investments (not extended)	$5,000 00	
Total receipts		$95,853 66

Expenditure.

Expenses of management:	
Amount paid for commission or bonus to agents	$16,092 94
" law costs	58 22
" fuel and light	149 70
" investigation or adjustment of claims	1,207 75
" statutory assessment and license fees	99 37
" fire marshal tax	145 23
" printing, stationery and advertising	954 07
" rent	500 00
" taxes (Government and Municipal)	1,652 83
" salaries, directors' and auditors' fees	8,286 80
" travelling expenses	870 00
" postage, telegrams and express	861 09
" premiums on agents' bonds	177 60
" insurance on office furniture	24 00
" mercantile agency	50 00
" interest	70 11
" other expenses	5 00
Total expenses of management	$31,204 71

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		3,674 01
" losses which occurred during 1918		53 406 78
" re-insurance		3,475 88
" rebate		4,575 29
" Goad's plans		128 10
" other		38 00
" investments (not extended)	$10,984 24	
Total expenditure		$96,502 77

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

System.	One year or less.	Three years.	Total.
Mutual		$619,028 00	$619,028 00
Cash	$4,284,410 00	5,442,359 00	9,726,769 00
Total	$4,284,410 00	$6,061,387 00	$10,345,797 00
Re-insurance.			
On mutual system		$64,288 00	$64,288 00
On cash system	$167,297 00	43,957 00	211,254 00
Total re-insurance	$167,297 00	$108,245 00	$275,542 00
Net risks at 31st December, 1918	$4,117,113 00	$5,953,142 00	$10,070,255 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	474	$626,220 00
Policies new and renewed during 1918	167	204,703 00
Gross number during 1918	641	$830,923 00
Less expired and cancelled in 1918	190	211,895 00
Net risks in force on mutual system 31st December, 1918	451	$619,028 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1917	8,340	$8,812,297 00
Policies new and renewed during 1918	3,854	4,153,584 00
Gross number during 1918	12,194	$12,965,881 00
Less expired and cancelled in 1918	2,891	3,239,112 00
*Net risks in force on cash system 31st December, 1918	9,303	$9,726,769 00

*Ontario risks.

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$37,988 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,002 27
Amount of premium notes, received during the year 1918	12,958 24
Payments of premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,514 35

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1918.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			$	$
Alexander, A. W	Guelph	5	500	175
Burr, Emma C., Estate of	Guelph	30	3,000	1,050
Burr, Myron W	Guelph	25	2,500	875
Bruce, Geo. R., Estate of	Guelph	5	500	50
Brown, Anson J	Athens	5	500	175
Buckingham, W. E	Guelph	60	6,000	2,100
Clare, Geo. A., Hon., Estate of	Preston	10	1,000	350
Coutts, R. D	Georgetown	5	500	175
Davidson, J. A., Estate of	Guelph	25	2,500	875
Dodds, Robert	Guelph	10	1,000	350
Dryden, J. R., Estate of	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D	Hespeler	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, Richard	Exeter	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of	Exeter	25	2,500	875
Greenway, Emily	Crescent Valley	20	2,000	700
Gowdy, Thomas, Estate of	Guelph	10	1,000	350
Goldie, James, Estate of	Guelph	20	2,000	700
Gummer, H	Guelph	10	1,000	350
Hutton, James	Forest	50	5,000	1,750
Henderson, Jas. S., Rev	Kerrisdale, B.C	40	4,000	1,400
Hobson, John, Estate of	Guelph	20	2,000	700
Hutton, W. F	St. Mary's	40	4,000	1,400
Hicks, Mary J	Calgary	20	2,000	700
Jones, A. F. H., Estate of	Guelph	5	500	175
Kennedy, John	Guelph	30	3,000	1,050
Kelso, Wm	Mooretown P.O.	5	500	175
Lester, Thomas	Hamilton	10	1,000	350
Moore, H. P	Acton	10	1,000	350
Murton, H	Guelph	20	2,000	700
Melross, J., Estate	Galt	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S	Galt	10	1,000	350
McKeown, Christina, Mrs	Orangeville	8	800	280
MacDonald, Alice	Guelph	9	900	315
McIntosh, Jas. I	Guelph	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton	Toronto	3	300	105
Nightingale, Jas	Brantford	10	1,000	350
Northcote, Mrs. Isabella G	Toronto	4	400	140
Presant, E. J	Blenheim	10	1,000	350
Putnam, G. A	Toronto	10	1,000	350
Randall, Mrs. Caroline, Estate	Kitchener	10	1,000	350
Rumsey, Margaret A. A	St. Mary's	30	3,000	1,050
Ryan, G. B	Guelph	90	9,000	3,150
Russell, James	Fergus	10	1,000	350
Sleeman, George	Guelph	25	2,500	875
Samwell, George, Estate of	Exeter	50	5,000	1,750
Stanley, U. M	Brantford	20	2,000	700
Smith, D'Alton A., Dr	Mitchell	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto	3	300	105
Vivian, William	Tillsonburg	10	1,000	350
Webster, Louisa	Brantford	10	1,000	350
Wissler, J. R	Salem	60	6,000	2,100
Totals		1,245	$124,500	$42,450

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

Assets for the Year Ending 31st December, 1918.

Name of Company.	Mortgage, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Fixed payment of 1918 unpaid.	Unassessed premium notes.	Re-insurance on losses.	Bills Receivable, short date notes or due bills.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1918.	Calls on capital stock unpaid.	All other assets.	Total.	Good's plans, office furniture, etc. (Not extended.)	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	78,521 47	.....	944 37	*20,314 63	4,613 33	.....	5,984 54	.....	.....	4,348 06	.....	.....	114,726 40	2,232 49	43,650 00
Hand-in-Hand	179,682 16	.....	2,243 01	18,381 13	5,864 40	.....	7,954 27	.....	.....	14,457 18	.....	.....	228,582 15	2,246 60	.....
Millers' and Manufacturers'	132,255 04	.....	1,890 75	8,637 56	4,393 50	605 13	16,613 64	.....	.....	6,438 04	.....	289 98	171,123 64	3,059 99	100,000 00
Monarch	32,940 00	.....	8 43	27,842 55	5,326 21	.....	6,088 97	472 23	244 31	4,846 19	10,417 66	.....	88,186 55	2,345 27	.....
Wellington	73,982 35	.....	676 03	8,228 26	3,188 21	175 80	23,002 27	904 07	.....	2,054 80	.....	.....	112,211 79	2,200 00	80,925 00
Totals	497,381 02	.....	5,762 59	83,404 13	23,385 65	780 93	59,643 69	1,376 30	244 31	32,144 27	10,417 66	289 98	714,830 53	12,084 35	224,575 00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, $26,292; Hand-in-Hand, $35,000; Millers' and Manufacturers', $30,480.57; Monarch, $33,000; Wellington, $21,000.00.

*Includes Deposit Receipt $10,000.00 deposited with Ontario Government.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

Liabilities for the Year Ending 31st December, 1918.

Name of Company.	Losses unpaid at 31st December, 1918.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	Commission and bonus.	Re-insurance.	Rebates and return premiums unpaid.	Due to other Companies and persons.	Bills payable.	All other liabilities.	Total liabilities except capital stock.	Capital stock paid up.	Capital stock called and unpaid.	Reserve Fund (Company's Special Act, 10 Edw. VII., c. 58, s. 8.)	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Fire Insurance Exchange	2,646 47	73,844 35	.....	.....	.....	117 92	.....	421 52	77,030 26	43,650 00	.....	.....	40,280	17,093,360 00
Hand-in-Hand	4,851 61	99,186 45	72 28	.....	.....	85 00	.....	324 11	104,529 45	100,000 00	.....	.....	*41,841	20,857,168 00
Millers' and Manufacturers'	3,657 00	76,892 76	.....	.....	.....	1,498 18	.....	408 14	82,456 08	25,000 00	.....	.....	14,971	17,552,044 00
Monarch	491 16	31,716 58	1,551 99	267 13	.....	83 36	.....	124 44	34,234 66	76,882 34	10,417 66	14,828 90	6,689	5,201,749 60
Wellington	2,311 33	50,697 39	.....	.....	.....	.....	.....	299 87	53,308 59	42,450 00	1,125 00	.....	9,754	10,070,255 00
Totals	13,957 57	332,337 53	1,624 27	267 13	.....	1,784 46	.....	1,588 08	351,559 04	287,982 34	11,542 66	14,828 90	146,538	70,774,876 60

The Government deposits at date of publication are as follows: Fire Insurance Exchange, $26,292; Hand-in-Hand, $35,000; Millers' and Manufacturers', $30,480.57; Monarch, $33,000; Wellington, $21,000.

*Hand-in-Hand Insurance Company also reported 31st December, 1918, the following Plate Glass Insurance: Number of Risks, 589; amount, $120,447.15.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

Receipts for the Year Ending 31st December, 1918.

Name of Company.	Fixed payments of 1918	Fixed payments or assessments of years prior to 1918.	Premiums on cash system	For Re-Insurance Premiums.	Interest.	Fees, licenses and extra premiums.	Borrowed money.	For losses re-insured.	Rent.	Bills Receivable, paid.	Commission.	Calls and premiums on capital stock.	Agents' balances.	Other sources.	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	6,308 35	296 31	100,540 76	.....	4,705 18	.....	.....	8,764 58	.....	.....	.....	.....	6,840 25	.....	127,455 43	12,205 80
Hand-in-Hand	9,236 27	303 09	(a)143,566 29	.....	10,249 26	.....	6,000 00	18,875 86	.....	.....	3,258 97	.....	8,322 35	.....	199,812 09	61,387 99
Millers' and Manufacturers'	21,474 74	564 00	110,167 01	.....	8,271 08	.....	5,000 00	30,581 82	.....	.....	.....	.....	.....	259 00	176,308 65	13,147 52
Monarch	1,467 78	145 40	52,906 31	.....	2,067 30	4 75	.....	7,012 85	.....	13,580 17	.....	2,320 00	.....	.....	79,504 56	.....
Wellington	7,355 27	75 40	76,539 58	.....	3,839 52	522 31	.....	4,290 99	25 00	.....	.....	.....	3,205 59	.....	95,853 66	5,000 00
Totals	45,842 41	1,384 20	483,719 95	.....	29,132 34	527 06	11,000 00	69,526 10	25 00	13,580 17	3,258 97	2,320 00	18,368 19	250 00	678,934 39	91,741 31

(a) Plate Glass Premiums, $5,658.51.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of loans.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	27,456 98	.....	.....	155 70	9,064 69	36,677 37	.....	80,505 77	13,930 78	8,457 99	.....	411 35	139,663 26	9,830 21
Hand-in-Hand	(a)37,446 54	.....	.....	211 33	12,255 63	49,913 50	5,000 00	(b)96,030 18	(c)16,595 90	28,588 19	6 000 00	207 60	202,335 37	65,422 31
Millers' and Manufacturers'	23,733 01	.....	.....	174 11	13,962 76	37,869 88	2,984 17	113,887 43	14,942 69	22,163 57	5,000 00	319 60	197,167 34	5,380 77
Monarch	12,252 96	192 44	261 65	88 65	8,410 73	21,206 43	.....	32,373 40	7,217 36	6,681 33	.....	.....	67,478 52	.....
Wellington	16,092 94	70 11	58 22	99 37	14,884 07	31,204 71	.....	57,080 79	4,575 29	3,475 88	.....	166 10	96,502 77	10,984 24
Totals	116,982 43	262 55	319 87	729 16	58,257 88	176,551 89	7,984 17	379,877 57	57,262 02	69,366 96	11,000 00	1,104 65	703,147 26	91,617 53

(a) Plate Glass Branch, $1 320.11.

(b) Plate Glass $3,703.00.

(c) Plate Glass $581.68.

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1918.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Chas. Young ..... Richard's Landing, Ont.
Wm. Vincer ..... Mindemoya, Ont.
F. H. Schoales ..... Laird, Ont.
Hy. Knight ..... Sault Ste. Marie, Ont.
Geo. H. Cook ..... Fernlee, Ont.
Geo. W. Emery ..... Massey, Ont.
John Tait ..... Iron Bridge, Ont.
H. Yates ..... Sault Ste. Marie, Ont.
A. H. Huckson ..... Sault Ste. Marie, Ont.

Officers:

Chas. Young, President ..... Richard's Landing, Ont.
Wm. Vincer, Vice-President ..... Mindemoya, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer ..... Sault Ste. Marie, Ont.

Auditors:

W. T. Scott ..... Sault Ste. Marie, Ont.
Thos. B. Harris ..... Sault Ste. Marie, Ont.

Unassessed premium note capital, $34,578.64.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.	$7,877 50
Amount of premium notes in force after deducting all payments thereon and assessments levied	34,578 64
Total assets	$42,456 14

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$4,981 14	
Cash received by Company as membership fees		$703 50
" as fixed payments due in 1918		6,763 20
" interest		143 86
" transfer fees		14 50
Total receipts		$7.625 06

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	$941 30
" investigation of claims	40 00
" salaries, directors' and auditors' fees	662 50
" statutory assessment and license fees	16 99
" taxes (Government and Municipal)	203 55
" rent	13 09
" printing, stationery and advertising	137 02
" postage, telephone, telegrams and express	183 85
" other expenses	47 25
Total expenses of management	$2,245 55
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	2,284 50
" rebate	67 85
" refund on rodded buildings	130 80
Total expenditure	$4,728 70

CURRENCY OF RISKS.

	Three years.
Amount covered by Policies in force 31st December, 1918	$1,728,932 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,212	$1,521,972 00
Policies new and renewed during 1918	474	676,320 00
Gross number and amount in force during 1918	1,686	$2,198,292 00
Less expired and cancelled in 1918	382	469,360 00
Net risks in force 31st December, 1918	1,304	$1,728,932 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$51,867 96
Amount of all premium notes after deducting all payments thereon and assesssments levied	34,578 64
Amount of premium notes received during the year 1918	20,289 60
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	6,763 20

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wm. J. Little	Hespeler (R.R. 2), Ont.
Allen Stewart	Puslinch (R.R. 2), Ont.
George H. Laird	Guelph (R.R. 6), Ont.
Alexander Smith	Hespeler (R.R. 2), Ont.
Peter Iles	Guelph (R.R. 2), Ont.
Wm. H. Schultz	Puslinch (R.R. 2), Ont.
John McKenzie	Moffat (R.R. 1), Ont.
D. A. McLean	Puslinch (R.R. 2), Ont.
Hector Gilchrist	Puslinch (R.R. 1), Ont.

Officers:

Wm. J. Little, President	Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President	Puslinch (R.R. 2), Ont.
Jno. Rae, Secretary-Treasurer	Puslinch (R.R. 1), Ont.

Auditors:

William Nicoll	Puslinch (R.R. 1), Ont.
John A. Cockburn	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, $51,538.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand, head office	$64 06	
Cash on deposit to Company's credit in Bank of Commerce, Guelph	2,441 23	
		$2,505 29
Amount of premium notes in force, after deducting all payments thereon and assessments levied		51,538 75
Amount unpaid of assessments of 1918		389 60
Amount unpaid of assessments of prior years		45 05
Office furniture (not extended)	$50 00	
Total assets		$54,478 69

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$1,788 99	
Cash received at taking of application held by agents for fees (not extended)	273 00	
Cash received for assessment of 1918		$5,786 95
" assesments of prior years		314 50
" interest		31 41
" borrowed during 1918		150 00
" all other sources		1 90
Total receipts		$6,284 76

EXPENDITURE.

Expenses of management:		
Amount paid to agents in fees (not extended)	$273 00	
Amount paid for investigation of claims		$25 00
" statutory assessment and license fee		21 09
" fire marshal tax		9 40
" travelling expenses		14 00
" printing, stationery and advertising		15 00
" salaries, directors' and auditors' fees		200 00
" postage, telephone, telegrams and express		55 15
" interest		80
" other expenses		5 00
Total expenses of management		$345 44
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1918		30 35
" losses which occurred during 1918		5,033 82
" repayment of loan		150 00
" rebate		8 85
Total expenditure		$5,568 46

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,087,010 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	757	$2,041,535 00
Policies new and renewed during 1918	273	772,515 00
Gross number and amount in force during 1918	1,030	$2,814,050 00
Less expired and cancelled in 1918	280	727,040 00
Net risks in force 31st December, 1918	750	$2,087,010 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$64,224 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,538 75
Amount of premium notes received during the year 1918	23,490 45

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Adelbert Jamieson	Wellandport, Ont.
Elijah Durham	Smithville, Ont.
C. M. Honsburger	Jordan Station, Ont.
Isaac Jarvis	Beamsville, Ont.
W. A. Griffis	St. Catharines, Ont.
Lewis H. Collard	St. Catharines, Ont.

Officers:

Adelbert Jamieson, President	Wellandport, Ont.
Elijah Durham, Vice-President	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Auditors:

W. D. Fairbrother	Beamsville, Ont.
J. D. Albright	Beamsville, Ont.

Unassessed premium note capital, $83,235.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash at head office	$396 27	
Cash in Bank of Hamilton, Beamsville	3,034 52	
		$3,430 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied		83,235 59
Amount unpaid of fixed payments due in 1918		167 48
Amount of unpaid assessments which were levied in 1918		160 97
Total assets		$86,994 83

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$1,593 91	
Cash received as fixed payments due in 1918		$4,607 45
" assessments levied in 1918		3,819 88
" due in prior years		67 48
" interest during 1918		31 65
Total receipts		$8 526 46

EXPENDITURE.

Expenses of management:	
Cash paid for agents' fees	$76 10
" statutory assessment and license fee	24 26
" fire marshal tax	8 33
" salaries, directors' and auditors' fees	535 00
" rent	24 00
" printing and stationery	33 25
" investigation of claims	8 25
" postage, telephone, telegrams and express	126 17
Total expenses of management	$835 36
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	5,807 00
" rebates	47 22
Total Expenditure	$6,689 58

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,637,735 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,135	$2,444,240 00
Policies new and renewed during 1918	409	914,680 00
Gross number and amount in force during 1918	1,544	$3,358,920 00
Less expired and cancelled in 1918	371	721,185 00
Net risks in force 31st December, 1918	1,173	$2,637,735 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$94,946 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	83,235 59
Amount of premium notes received during the year 1918	33,125 47
Payments on the premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	8,427 33

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Joseph J. Fletcher	Hannon, Ont.
W. B. Switzer	Glanford, Ont.
F. Ecker	Hannon, Ont.
C. C. Pettit	Fruitland, Ont.
D. B. Calbrick	Winona, Ont.
C. S. Bird	Hamilton Ont.
A. E. Smuck	Glanford, Ont.
Joseph M. Stewart	Grimsby, Ont.
G. B. Smith	Ancaster, Ont.

Officers:

Joseph J. Fletcher, President	Hannon, Ont.
W. B. Switzer, Vice-President	Glanford, Ont.
J. F. Felker, Secretary-Treasurer	Stoney Creek, Ont.

Auditors:

Chas. I. Stewart	Hannon, Ont.
A. E. Walker	Bartonville, Ont.

Unassessed premium note capital, $134,063.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$15,000 00
Cash value of real estate		400 00
Amount of cash on hand at head office	$87 09	
Actual cash in Royal Bank, Stoney Creek	4,000 24	
		4,087 33
Amount unpaid of assessments levied during 1917		382 65
Amount of unpaid assessments of previous years		98 08
Amount of premium notes in force after deducting all payments thereon and assessments levied		134,063 28
Total assets		$154,031 34

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$16,621 87	
Cash received for assessments which were levied in 1918		$7,028 93
" assessments which were levied before 1918		909 81
" interest		700 96
" transfer fees		6 50
Total receipts		$8,646 20

EXPENDITURE.

Expenses of management:	
Amount paid for agents' fees	$320 00
" printing, stationery and advertising	105 50
" statutory assessment and license fee	30 11
" salaries, directors' and auditors' fees	1,128 25
" postage, telephone, telegrams and express	73 26
" taxes	6 82
" other expenses	6 00
Total expenses of management	$1,669 94
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	5,600 00
" invested in Canada War Loan (not extended), $13,910.80	
Total expenditure	$7,269 94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,511,330 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,377	$3,187,470 00
Policies new and renewed during 1918	536	1,284,935 00
Gross number and amount in force during 1918	1,913	$4,472,405 00
Less expired and cancelled in 1918	447	961,075 00
Net risks in force at 31st December, 1918	1,466	$3,511,330 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks
Amount of face of all premium notes held by the Company and legally liable to assessment	$148,070 27
Amount of all premium notes, deducting all payments thereon and assessments levied	134,063 28
Amount of premium notes received during the year 1918	54,162 30

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Thomas McCartney	Caledon East, Ont.
Moses Johnstone	Malton (R.R. 2), Ont.
N. Harrison	Malton (R.R. 3), Ont.
John Cunningham	Norval, Ont.
John Gardhouse	Weston, Ont.
Alex. Armstrong	Inglewood (R.R. 1), Ont.
R. J. McGregor	Inglewood, Ont.
Thomas Bryans	Malton (R.R. 2), Ont.
James Laidlaw	Brampton, Ont.

Officers:

Thomas McCartney, President	Caledon East, Ont.
Moses Johnstone, Vice-President	Malton (R.R. 2), Ont.
J. J. Stewart, Secretary-Treasurer	Brampton, Ont.

Auditors:

John Sinclair	Brampton, Ont.
John H. Watson	Snelgrove, Ont.

Unassessed premium note capital, $331,493.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of mortgages		$20,600 00
Cash on hand at head office		
Cash in Merchants Bank, Brampton	$4,352 08	
Cash in Dominion Bank, Brampton	6,204 11	
		10,556 19
Cash in agents' hands		993 60
Amount unpaid of fixed payments of 1918		106 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$331,493 25	
Less residue of premium notes given for re-insurance	3,656 50	
		327,836 75
Amount of office furniture (not extended)	$250 09	
Total assets		$360,093 04

Liabilities.

Amount of losses reported	$2,917 50

Receipts.

Cash balance at 31st December, 1917 (not extended)	$10,180 93	
Cash received at taking of applications		$74 00
Cash received as fixed payments of 1918		27,108 70
" fixed payments for prior years		112 65
" for interest		1,485 97
" agents' balances of 1917 received in 1918		755 55
Total receipts		$29,536 87

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$1,447 25
" salaries, directors' and auditors' fees	2,285 40
" statutory assessment and license fee	94 17
" fire marshal tax	49 25
" rent	202 00
" taxes	56 10
" printing, stationery and advertising	359 25
" investigation and adjustment of claims	332 45
" postage, telephone, telegrams and express	202 86
" for other expenses	224 32
Total expenses of management	$5,253 05
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	22,622 70
" rebate	785 01
" re-insurance	500 85
" repayment of loans	.....
Total expenditure	$29,161 61

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.	Four years.	Total.
Mutual	$6,663,688 00	$5,273 481 00	$11,937,169 00
Re-insurance	159,000 00	.....	159,000 00
Net risks, December 31st, 1918	$6,504,688 00	$5,273,481 00	$11,778,169 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	4,358	$11,316,840 00
Policies new and renewed during 1918	1,420	3,870,262 00
Gross number and amount in force during 1918	5,778	$15,187,102 00
Less expired and cancelled in 1918	1,357	3,249,933 00
Net risks in force 31st December, 1918	4,421	$11,937,169 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Poilcies in force 31st December, 1918.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$224.670 05	$178.949 30	$403,619 35
Amount of all premium notes on Policies in force 31st December, 1918, after deducting all payments thereon and assessments levied	184,585 60	146,907 65	331,493 25
Amount of premium notes received during the year 1918	87,564 40	43,226 45	130,790 85
Payments on premium notes of 1918, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1918...	15,422 80	3,024 85	18,447 65
B.—Re-insurance.			
Amount of premium notes given by the Company for re-insurance	.....	.....	4,376 50
Less payments made thereon	.....	.....	720 00
Residue of said premium notes for which the Company is still liable	.....	.....	$3,656 50

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Robert Amos	Guelph, Ont.
J. P. Henderson	Guelph (R.R. 7), Ont.
Geo. Holmwood	Guelph, (R.R. 5), Ont.
W. R. Elliott	Guelph, Ont.
James Bowman	Guelph (R.R. 7), Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Guelph (R.R. 7), Ont.
C. R. Blyth	Guelph, (R.R. 5), Ont.
John McIntosh	Ariss (R.R. 1), Ont.

Officers:

Robert Amos, President	Guelph, Ont.
J. P. Henderson, Vice-President	Guelph (R.R. 7), Ont.
John L. Carter, Secretary-Treasurer	Guelph, Ont.

Auditors:

Andrew Whitelaw	Guelph (R.R. 7), Ont.
Wm. Laidlaw	Guelph, Ont.

Unassessed premium note capital, $24,776.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of cash in Bank of Commerce at Guelph		$1,808 81
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$24,776 50	
Less residue of premium notes given for re-insurance	608 40	
		24,168 10
Amount unpaid of fixed payments of 1918		52 84
Amount unpaid of fixed payments of prior instalments (not extended)	$142 70	
Total assets		$26,029 75

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$1,217 92	
Cash received as fixed payments, 1918		$958 98
" fixed payments of prior years		32 80
" interest		44 35
" other		12
Total receipts		$1,036 25

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	$95 00
" postage, telephones, telegrams and express	17 20
" taxes	1 76
" statutory assessment and license fee	9 12
" printing, stationery and advertising	19 00
" salaries, directors' and auditors' fees	184 00
" sundry expenses, Fire Underwriters	8 30
Total expenses of management	$334 38
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	74 24
" re-insurance	25 80
" rebate	10 94
Total expenditure	$445 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$568,670 00

Re-insurance.

On mutual system	13,600 00
Net risks actually carried by Company 31st December, 1918	$555,070 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	224	$522,970 00
Policies new and renewed during 1918	95	239,350 00
Gross number and amount in force during 1918	319	$762,320 00
Less expired and cancelled in 1918	85	193,650 00
Net risks in force 31st December, 1918	234	$568,670 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$26,776 00
Amount of premium notes, after deducting all payments thereon and assessments levied	24,776 50
Amount of premium notes received during the year 1918	11,096 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1918	391 00
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1918	52 84

Re-insurance.

Amount of notes given by Company for re-insurance	645 00
Less payments made thereon	36 60
Residue of said premium notes for which the Company is still liable	$608 40

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

W. J. Jelly ..... Shelburne, Ont.
Samuel Barber ..... Rosemont, Ont.
Joshua A. Marshall ..... Camilla, Ont.
William McGhee ..... Melancthon, Ont.
Thomas Jennings ..... Mansfield, Ont.
John J. Braiden ..... Shelburne, Ont.
Thomas Sime ..... Grand Valley, Ont.
George Lyon ..... Jessopville, Ont.
W. W. Warnock ..... Grand Valley, Ont.
Wm. Park ..... Grand Valley, Ont.
Geo. Best ..... Shelburne, Ont.
John Johnston ..... Laurel, Ont.

Officers:

W. J. Jelly, President ..... Shelburne, Ont.
Samuel Barber, Vice-President ..... Rosemont, Ont.
Thomas Whalley, Secretary-Treasurer and Manager Shelburne, Ont.

Auditors:

W. E. Reid ..... Shelburne, Ont.
Samuel Patterson ..... Shelburne, Ont.

Unassessed premium note capital, $160,281.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of bonds, Canada War Loan		$3,000 00
Cash on hand, head office	$9 28	
Cash in Union Bank, Shelburne	3,538 40	
Cash in Royal Bank, Grand Valley	1,058 48	
Cash in Bank of Hamilton, Orangeville	670 07	
Cash in Bank of Toronto, Shelburne	3,415 59	
		8,691 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied		160,281 53
Total assets		$171,973 35

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$9,122 62	
Cash received as fixed payments of 1918		$11,547 29
" fixed payments of prior years		76 45
" interest		636 35
" agents' balances of 1916 received in 1918		387 45
" gasoline permits and other		87 25
" from matured investments (not extended)	$1,000.00	
Total receipts		$12,734 79

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$97 45
" law costs	39 85
" travelling expenses	28 40
" fire marshal tax	18 41
" commission to agents	664 50
" rent	13 00
" statutory assessment and license fee	46 02
" printing, stationery and advertising	49 20
" salaries, directors' and auditors' fees	899 50
" postage, telephone, telegrams and express	136 50
Total expenses of management	$1,992 83
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	12,076 79
" rebate	95 97
Total expenditure	$14,165 59

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

Mutual	$5,526,145 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,180	$5,206,285 00
Policies new and renewed during 1918	886	2,113,900 00
Gross number and amount in force during 1918	3,066	$7,320,185 00
Less expired and cancelled in 1918	859	1,794,040 00
Net risks in force 31st December, 1918	2,207	$5,526,145 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$191,491 52
Amount of all premium notes after deducting all payments thereon and assessments levied	160,281 53
Amount of premium notes received during the year 1918	73,653 33
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	4,420 29

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

R. W. Brink	Woodstock, Ont.
J. G. Currie	Ingersoll, Ont.
John Campbell	Salford (R.R. 1), Ont.
Charles Williams	Tillsonburg, Ont.
James Little	Ingersoll, Ont.
Frank H. Harris	Mt. Elgin, Ont.

Officers:

R. W. Brink, President	Woodstock, Ont.
J. G. Currie, Vice-President	Ingersoll, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Auditors:

J. A. Morrison	Mt. Elgin, Ont.
R. A. Baxter	Brownsville, Ont.

Unassessed premium note capital, $113,541.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand, head office		$849 91
Cash in Royal Bank, Ingersoll		3,477 12
Amount unpaid of fixed payments of 1918		681 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$113,541 34	
Less residue given for re-insurance	1,737 95	
		111,803 39
Total assets		$116,811 67

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$1,778.47	
Cash received as fixed payments of 1918		$5,771 11
" for fixed payments, prior years		275 85
" for interest		66 00
Total receipts		$6,112 96

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$28 01
" investigation and adjustment of claims	62 00
" fire marshal tax	23 74
" salaries, directors' and auditors' fees	667 40
" printing, stationery and advertising	47 50
" postage, telephone, telegrams and express	95 00
" rent	4 00
" travelling expenses	37 50
" other expenses of management	10 00
Total expenses of management	$975 15
Miscellaneous payments:	
Cash paid for losses which occurred in 1918	2,323 40
" re-insurance	130 45
" rebate	135 40
Total expenditure	$3,564 40

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,131,462 00
Re-insurance	65,225 00
Net risks	$3,066,237 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,034	$2,919,856 00
Policies new and renewed during 1918	395	1,135,907 00
Gross number and amount in force during 1918	1,429	$4,055,763 00
Less expired and cancelled in 1918	385	924,301 00
Net risks in force 31st December, 1918	1,044	$3,131,462 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$128,273 85

Amount of all premium notes, after deducting all payments thereon and assessments levied	113,541 34
Amount of premium notes taken during the year 1918	46,548 95
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,384 69
Amount of premium notes given by the Company for re-insurance	$1,956 75
Less payments made thereon	218 80
Residue of said premium notes for which the Company is still liable	$1,737 95

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wallace A. Lasby	Rockwood, Ont.
N. F. Lindsay	Acton, Ont.
Henry W. Cook	Streetsville, Ont.
Wm. Hume	Milton, Ont.
James Kirkwood	Acton, Ont.
Richard Graham	Georgetown, Ont.
Colin Cameron	Rockwood, Ont.
John Wilson	Erin, Ont.
C. H. Turner	Milton, Ont.

Officers:

Wallace A. Lasby, President	Rockwood, Ont.
N. F. Lindsay, Vice-President	Acton, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

R. E. Hall	Hornby, Ont.
A. S. MacNabb	Milton, Ont.

Unassessed premium note capital, $241,325.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of loan company debentures		$5,000 00
Cash on hand	$20 70	
Cash in Royal Bank, Guelph, Ont.	3,937 67	
Cash in Bank of Nova Scotia, Campbellville, Ont.	2,166 38	
Cash in Bank of Nova Scotia, Acton, Ont.	1,096 20	
		7,220 95
Amount of notes or due bills less than one year overdue		133 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$241,325 45	
Less residue of premium notes given by the Company for re-insurance	19,860 80	
		221,464 65
Office furniture and safe (not extended)	$75 00	
Total assets		$233,818 95

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$5,664 16	
Cash received as fixed payments of 1918		$19,430 95
" fixed payments of prior years		319 50
" interest		463 39
" re-insurance on losses		145 45
Total receipts		$20,359 29

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	$1,565 00
" investigation and adjustment of claims	206 30
" statutory assessment and license fee	66 60
" postage, telephone, telegrams and express	109 35
" rent	13 00
" printing, stationery and advertising	307 75
" fire marshal tax	33 16
" salaries, directors' and auditors' fees	1,434 90
" travelling expenses	3 40
" other expenses of management	18 42
Total expenses of management	$3,757 88
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1918	61 45
" losses which occurred during 1918	12,931 04
" re-insurance	874 40
" rebate	1,177 73
Total expenditure	$18,802 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$8,415,515 00

Less Re-insurance.

On mutual system	441,850 00
Net risks actually carried at 31st December, 1918	$7,973,665 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,420	$7,817,345 00
Policies new and renewed during 1918	1,296	3,374,030 00
Gross number and amount in force during 1918	4,716	$11,191,375 00
Less expired and cancelled in 1918	1,250	2,775,860 00
Net risks in force 31st December, 1918	3,466	$8,415,515 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$289,920 80
Amount of premium notes, after deducting all payments thereon and assessments levied	241,325 45
Amount of premium notes received during the year 1918	115,953 75
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1918	19,216 70
Notes given for fixed payments unpaid	133 35

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	21,350 00
Less payments thereon	1,489 20
Residue of premium notes given for re-insurance	$19,860 80

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Geo. M. McCartney ..... Wellington, Ont.
Byron E. Harrison ..... Picton, Ont.
Charles Lauder ..... Mountain View, Ont.
E. B. Purtelle ..... Bloomfield, Ont.
Edward T. Plews ..... Picton, Ont.
M. F. Hawkins ..... Picton, Ont.
W. Asa Foster ..... Picton (R.R. 8), Ont.
Adolphus Roblin ..... Picton (R.R. 6), Ont.
Thos. Welbanks ..... Milford, Ont.

Officers:

Geo. M. McCartney, President ..... Wellington, Ont.
Byron E. Harrison, Vice-President ..... Picton, Ont.
M. R. German, Secretary-Treasurer ..... Picton, Ont.

Auditors:

T. F. Spafford ..... Bloomfield, Ont.
H. H. Huff ..... Bloomfield, Ont.

Unassessed premium note capital, $37,240.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$2 70	
Cash in Bank of Montreal, Picton	50 06	
Cash in Bank of Nova Scotia, Picton	978 89	
Cash in Union Bank, Picton	1,249 73	
	$2.281 38	
Less amount due treasurer	7 40	
		$2,273 98
Amount unpaid of fixed payments of 1918		144 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied		37,240 40
Total assets		$39,658 73

LIABILITIES.

Amount of unpaid loss	$8 50

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,428 33	
Cash received for fixed payments of 1918		$7,000 80
" fixed payments due in prior years		96 15
" interest		74 00
" all other		7 40
Total receipts		$7,178 35

EXPENDITURE.

Expenses of management:	
Amount paid for commission and fees to agents	$1,123 38
" investigation and adjustment of claims	24 00
" salaries, directors' and auditors' fees	1,014 60
" fire marshal tax	11 98
" travelling expenses	20 30
" statutory assessment and license	22 99
" printing, stationery and advertising	48 50
" postage, telephone, telegrams and express	77 50
" calendars	203 50
Total expenses of management	$2,546 75
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	4,671 90
" rebate	114 05
Total expenditure	$7,332 70

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,486,015 00
Less re-insured	15,250 00
Net amount of risks at 31st December, 1918	$2,470,765 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,218	$2,283,345 00
Policies new and renewed during 1918	513	1,016,315 00
Gross number and amount in force during 1918	1,731	$3,299,660 00
Less expired and cancelled in 1918	441	813,645 00
Net risks in force 31st December, 1918	1,290	$2,486,015 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$50,714 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,240 40
Amount of premium notes received during the year 1918	20,591 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1918	2,891 30

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business, 23rd July 1894.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

R. A. Fowler ..... Emerald, Ont.
John Richards ..... Stella (R.R. 1), Ont.
Allen N. Hitchins ..... Emerald, Ont.
F. P. Instant ..... Stella (R.R. 1), Ont.
John Glen ..... Stella (R.R. 2), Ont.
Wm. Glen, Jr. ..... Stella (R. R. 2), Ont.
Wm. Glen, Sr. ..... Stella (R.R. 2), Ont.
W. A. Hitchins ..... Stella (R.R. 2), Ont.
Samuel Miller ..... Stella (R.R. 2), Ont.

Officers:

R. A. Fowler, President ..... Emerald, Ont.
John Richards, Vice-President ..... Stella (R.R. 1), Ont.
F. P. Instant, Secretary-Treasurer ..... Stella (R.R. 1), Ont.

Auditors:

John Filson ..... Stella (R.R. 2), Ont.
W. P. Tugwell ..... Stella (R.R. 2), Ont.

Unassessed premium note capital, $10,616.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value Dominion War Loan		$3,000 00
Cash on hand	$143 18	
Cash in Bank of Montreal, Kingston	$2,039 00	
		2,182 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied		10,616 06
Total assets		$15,798 24

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1917 (not extended)	$3,065 15	
Cash received as fixed payments of 1918		$1,308 05
" for interest		164 77
" transfer fee		1 50
Total receipts		$1,474 32

EXPENDITURE.

Expenses of management:		
Cash paid for commission to agents		$262 73
" statutory assessment and license fee		7 29
" travelling expenses		3 00
" salaries, directors' fees, etc.		115 50
" printing, stationery and advertising		10 81
" postage, telephone, telegrams and express		8 45
" other expenses		16 50
Total expenses of management		$424 28
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		20 00
" rebates		21 93
" invested—payment War Loan (not extended)	$1,891.08	
Total expenditure		$466 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	One year.	Three years.	Total.
Mutual	$1,800 00	$331,224 00	$333,024 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	202	$290,465 00
Policies new and renewed during 1918	94	163,849 00
Gross number and amount in force during 1918	296	$454,314 00
Less expired and cancelled in 1918	82	121,290 00
Net risks in force 31st December, 1918	214	$333,024 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$36 00	$13,243 76	$13,279 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	28 80	10,587 26	10,616 06
Amount of premium notes received during year of 1918	36 00	6,481 96	6,517 96
Payments on the premium notes of 1918 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec, 1918	7 20	1,300 85	1,308 05

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Nathan Day ..... Ridgeway, Ont.
John K. Misener ..... Pt. Robinson, Ont.
Jno. B. Gallinger ..... Niagara Falls, Ont.
Paul J. Willson ..... Marshville, Ont.
Lewis A. Doan ..... Humberstone, Ont.
Crawford McCredie ..... Chippawa, Ont.
Taylor Beckett ..... Ridgeville, Ont.
E. O. Disher ..... Ridgeway, Ont.
Isaiah Hansler ..... Welland (R.R. 1), Ont.

Officers:

Nathan Day, President ..... Ridgeway, Ont.
John K. Misener, Vice-President ..... Pt. Robinson, Ont.
John G. Wills, Secretary ..... Marshville, Ont.
Imperial Bank, Treasurer ..... Ridgeway, Ont.

Auditors:

A. E. Riegle ..... Ridgeway, Ont.
W. B. Disher ..... Ridgeway, Ont.

Unassessed premium note capital, $93,830.01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash in Imperial Bank, Ridgeway	$22 50
Amount unpaid of fixed payments of 1918	370 37
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	93,830 01
Total assets	$94,222 88

LIABILITIES. None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,020 36	
Cash received as fixed payments of 1918		$8,158 07
" fixed payments of prior years		299 28
" interest		68 26
" workmen's risk		23 85
Total receipts		$8,549 46

EXPENDITURE.

Expenses of management:	
Amount paid for commissions to agents	$148 78
" statutory assessment and license	33 35
" printing, stationery and advertising	68 60
" salaries, directors' and auditors' fees	792 90
" postage, telephone, telegrams and express	137 28
" fire marshal tax	17 11
" travelling expenses	25 80
" investigation of claims	44 20
" other expenses	6 00
Total expenses of management	$1,274 02
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	31 35
" losses which occurred during 1918	9,131 54
" rebates	110 41
Total expenditure	$10,547 32

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,590,872 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,765	$3,598,545 00
Policies new and renewed in 1918	586	1,324,380 00
Gross number and amount in force during 1918	2,351	$4,922,925 00
Less expired and cancelled in 1918	659	1,332,053 00
Net risks in force 31st December, 1918	1,692	$3,590,872 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$108,367 11
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	93,830 01
Amount of premium notes received during the year 1918	40,278 13
Payments on the premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	3,202 61

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

George B. Webster	St. Mary's, Ont.
Robert Berry	St. Mary's, Ont.
Hilson Stanley	Granton, Ont.
Thomas H. Driver	Science Hill, Ont.
W. L. Switzer	St. Mary's, Ont.
James More	Kirkton, Ont.
George Hookway	Science Hill, Ont.
Duncan McVannel	St. Mary's, Ont.
Robert Knowles	Granton, Ont.

Officers:

George B. Webster, President	St. Mary's, Ont.
Robert Berry, Vice-President	St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer	St. Mary's, Ont.

Auditors:

R. W. Switzer	St. Mary's, Ont.
J. J. Bellamy	St. Mary's, Ont.

Unassessed premium note capital, $71,546.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value, Dominion War Loan		$1,000 00
Cash on hand at head office	$476 33	
Cash in Molsons Bank, St. Mary's	3,135 20	
" Bank of Montreal, St. Mary's, Ont.	2,160 54	
" Royal Bank, St. Mary's, Ont.	679 69	
" Merchants Bank, Granton, Ont.	3,066 44	
		9,518 20
Amount unpaid of assessments levied during 1918		233 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,546 08
Total assets		$82,297 93

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$7,281.45	
Cash received for assessments levied in 1918		$3,584 72
" assessments prior to 1918		292 81
" interest		231 92
Total receipts		$4,109 45

EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims	$28 00
" statutory assessment and license fee	22 38
" fire marshal tax	6 22
" salaries, directors' and auditors' fees	252 00
" printing, stationery and advertising	20 50
" postage, telephone, telegrams and express	43 00
" delegates, Underwriters' Association	15 00
" fee, Underwriters' Association	5 00
" bond	12 00
" other expenses	2 00
Total expenses of management	$406 10
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	634 00
" losses which occurred during 1918	832 60
Total expenditure	$1,872 70

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918

	Three years.
Mutual	$2,427,196 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	899	$2,206,334 00
Policies new and renewed during 1918	328	903,545 00
Gross number and amount in force during 1918	1,227	$3,109,879 00
Less expired and cancelled in 1918	300	682,683 00
Net risks in force 31st December, 1918	927	$2,427,196 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$78,215 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,546 08
Amount of premium notes received during the year 1918	29,338 47

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892

Names and addresses of the Directors and Officers for the year 1919:

Directors:

W. J. Huffman	Blenheim (R.R. 3), Ont.
James Leatherdale	Northwood (R.R. 3), Ont.
Daniel McKay	Ridgetown (R.R. 3), Ont.
Angus Gillanders	Highgate, Ont.
Robert L. Smyth	Blenheim, Ont.
W. C. Sifton	Palmyra, Ont.
R. J. Newman	Muirkirk (R.R. 2), Ont.
D. Wilson	Ridgetown (R.R. 1), Ont.
W. A. Walters	Ridgetown (R.R. 1), Ont.

Officers:

W. J. Huffman, President	Blenheim (R.R. 3), Ont.
James Leatherdale, Vice-President	Northwood, Ont.
E. D. Milton, Secretary-Treasurer	Ridgetown, Ont.

Auditors:

John Freel	Blenheim (R.R. 2), Ont.
Arch. McLaren	Highgate (R.R. 1), Ont.

Unassessed premium note capital, $146,636.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Dominion of Canada War Bonds		$3,000 00
Amount of cash deposit at Royal Bank, Ridgetown		2,428 77
Amount of unpaid fixed payments for 1918		267 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		146,636 45
Amount of office furniture (not extended)	$200 00	
Total assets		$152,332 77

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1917 (not extended)	$4,175 58	
Cash received for fixed payments of 1918		$11,023 95
" fixed payments of prior years		266 80
" interest		101 25
" carpenters' risks		4 80
Total receipts		$11,396 80

EXPENDITURE.

Expenses of management:		
Cash paid for rent		$7 00
" investigation of claims		91 00
" salaries, directors' and auditors' fees		847 30
" statutory assessment and license fees		46 55
" taxes (Government and Municipal)		19 54
" printing, stationery and advertising		77 45
" postage, telephone, telegrams and express		83 55
" Mutual Fire Underwriters		8 00
" travelling expenses		20 00
Total expenses of management		$1,200 39
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		8,765 37
" rebates		177 85
" investments (not extended)	$3,000 00	
Total expenditure		$10,143 61

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$5,604,625 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,282	$5,273,825 00
Policies new and renewed during 1918	814	2,143,500 00
Gross number and amount in force during 1918	3,096	$7,417,325 00
Less expired and cancelled in 1918	807	1,812,700 00
Net risks in force 31st December, 1918	2,289	$5,604,625 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	$168,138 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	146,636 45
Amount of premium notes received during the year 1918	64,305 00
Payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid to 31st December, 1918	4,281 75

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1919.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
Peter G. Morgan	Thamesville, Ont.
C. E. Bodkin	Thamesville, Ont.
J. W. Simpson	Wallaceburg, Ont.
Raymond Lanigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
J. B. Clapp	Turnerville, Ont.
Walter Holmes	Dresden, Ont.

Officers:

H. J. French, President	Dresden, Ont.
W. J. Mitton, Vice-President	Thamesville, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

W. J. Bodkin	Thamesville, Ont.
J. C. Harris	Thamesville, Ont.

Unassessed premium note capital, $77,349.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash in Merchants Bank, Thamesville, Ont.	$5,491 77	
Cash in Canadian Bank of Commerce, Dresden, Ont.	212 59	
		$5,704 36
Amount of unpaid fixed payments of 1918		246 80
Amount of premium notes, after deducting all payments thereon and assessments levied		77,348 67
Total assets		$83,300 83

LIABILITIES.

Amount of losses reported	$138 00
Total liabilities	$138 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$3,598 89	
Cash received by Company as fixed payments due in 1918		$4,852 82
" by Company as fixed payments due in prior years		55 20
" for interest		107 74
" for fees		4 95
Total receipts		$5,020 71

Expenditure.

Expenses of management:	
Cash paid for commission	$182 00
" fire marshal tax	9 46
" travelling expenses	1 75
" statutory assessment and license fee	21 98
" salaries, directors' and auditors' fees	527 40
" printing, stationery and advertising	58 30
" postage, telephone, telegrams and express	58 45
" investigation and adjustment of claims	32 00
" other expenses of management	16 32
Total expenses of management	$907 66
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	1,924 57
" re-insurance	12 00
" rebates	71 01
Total expenditure	$2,915 24

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,980,830 10
Less re-insurance	2,000 00
Net risks, December 31st, 1918	$2,978,830 10

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,014	$2,154,690 10
Policies new and renewed during 1918	421	1,003,290 00
Gross number and amount in force at any time during 1918	1,435	$3,157,980 10
Deduct expired and cancelled in 1918	95	177,150 00
Net risks in force at 31st December, 1918	1,340	$2,980,830 10

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$89,424 90
Amount of premium notes, after deducting all payments thereon and assessments levied	77,349 67
Amount of premium notes received during the year	30,098 70
Payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1918	4,852 82

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Frederick Schaefer	New Hamburg, Ont.
Mark May	New Germany, Ont.
Alex. McKay	Wallenstein, Ont.
George Hannel	Ariss, Ont.
Wm. R. Fisk	Guelph, Ont.
L. K. Weber	Hawkesville, Ont.
Archie Newstead	Breslau, Ont.
Chas. M. Wilhelm	Breslau (R.R. 1), Ont.
Henry Prange	Breslau, Ont.

Officers:

Fred. Schaefer, President	New Hamburg, Ont.
Mark May, Vice-President	New Germany, Ont.
A. J. Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

A. W. Zinger	New Germany, Ont.
E. A. S. Halter	New Germany, Ont.

Unassessed premium note capital, $54,077.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office		$14 13
Amount unpaid of assessments levied in 1918		874 52
Amount of premium notes in force after deducting all payments thereon and assessments levied		54,077 60
Office furniture, safe (not extended)	$100 00	
Total assets		$54,966 25

LIABILITIES.

Amount of borrowed money (promissory notes)	$1,000 00
Amount of interest	41 25
Total liabilities	$1,041 25

RECEIPTS.

Cash balance, 31st December, 1917 (not extended)	$4,245 50	
Cash received for assessments levied in 1918		$3,762 80
" assessments levied in years prior to 1918		166 75
" interest		65 70
Cash borrowed during 1918		3,300 00
Total receipts		$7,295 25

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	$137 80
" statutory assessments and license fees	13 55
" printing, stationery and advertising	49 95
" salaries, directors' and auditors' fees	340 50
" postage, telephone, telegrams and express	36 15
Total expenses of management	$577 95
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	8,648 67
" repayment of loans	2,300 00
Total expenditure	$11,526 62

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$1,124,674 00

MOVEMENTS IN RISKS

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	608	$1,085,124 00
Policies new and renewed during 1918	148	322,960 00
Gross number and amount in force during 1918	756	$1,408,084 00
Less expired and cancelled in 1918	152	283,410 00
Net risks in force 31st December, 1918	604	$1,124,674 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$59,193 10
Amount of premium notes, after deducting all payments thereon and assessments levied	54,077 60
Amount of premium notes received during the year 1918	16,563 00

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Robert McArthur	Moorefield, Ont.
E. G. Henry	Drayton, Ont.
W. T. Whale	Alma, Ont.
Wm. Newstead	Moorefield, Ont.
Jno. C. Dixon	Moorefield, Ont.
T. B. Farrell	Arthur, Ont.
Wm. Murdock	Palmerston, Ont.
P. J. Cunningham	Grand Valley, Ont.
Jesse Jack	Moorefield, Ont.
Alex. Duff	Drayton, Ont.
Henry Barkwell	Wallenstein, Ont
I. J. Murphy	Orangeville, Ont.

Officers:

Robert McArthur, President	Moorefield, Ont.
E. G. Henry, Vice-President	Drayton, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Peter Boyer	Moorefield, Ont.
Jas. E. McDougall	Alma, Ont.

Unassessed premium note capital, $142,935.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$1,500 00
Cash value of mortgages		2,800 00
Cash value of war loan		11,000 00
Cash on hand	$46 89	
Cash in Royal Bank, Drayton	2,760 38	
Cash in Bank of Hamilton, Moorefield	1,982 79	
		4,790 06
Amount unpaid of fixed payments of 1918		1,303 85
Amount unpaid of fixed payments due prior to 1918 (not extended)	$87 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		142,935 60
Amount of office furniture (not extended)	$200 00	
Total assets		$164,329 51

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$11,318 20	
Cash received as fixed payments of 1918		$17,192 70
" as fixed payments of prior years		1,000 65
" for interest		715 63
" rent		35 00
" refund		113 50
Total receipts		$19,057 48

Expenditure.

Expenses of management:		
Cash paid for agents' commission and fees		$1,456 00
" statutory assessment and license fee		71 61
" fire marshal tax		29 19
" printing, stationery and advertising		299 80
" salaries, directors' and auditors' fees		1,119 00
" investigation and adjustment of claims		430 00
" postage, telephone, telegrams and express		121 50
" rent and insurance		20 34
" taxes		92 09
" fuel and light		73 20
" travelling expenses		30 00
" caretaking of office and repairs to office building		304 04
" other expenditure		33 00
Total expenses of management		$4,079 77
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		19,070 50
" rebate, abatements and returned premiums		428 45
" invested in municipal debentures (not extended)	$2,006 90	
Total expenditure		$23,578 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$9,217,300 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,544	$8,454,550 00
Policies new and renewed during 1918	1,255	3,465,600 00
Gross number and amount in force during 1918	4,799	$11,920,150 00
Less expired and cancelled in 1918	1,219	2,702,950 00
Net risks in force 31st December, 1918	3,580	$9,217,300 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$183,398 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	142,935 60
Amount of premium notes received during the year 1918	69,656 50

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Oscar L. Haviland ..... Wilsonville, Ont.
W. E. Hambly ..... Waterford (R.R. 3), Ont.
Safford C. Kitchen ..... Waterford (R.R. 3), Ont.
Jacob Goble ..... Waterford (R.R. 4), Ont.
Oscar McMichael ..... Waterford, Ont.
Elijah Hellyer ..... Waterford (R.R. 5), Ont.
Isaac A. Wilcox ..... Hartford, Ont.
J. W. Wallace ..... Waterford (R.R. 3), Ont.

Officers:

Oscar L. Haviland, President ..... Wilsonville, Ont.
W. E. Hambly ..... Waterford (R.R. 3), Ont.
James Ross, Secretary-Treasurer ..... Waterford, Ont.

Auditors:

F. W. Cline ..... Waterford, Ont.
R. C. McMichael ..... Waterford, Ont.

Unassessed premium note capital, $52,540 40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash in Merchants Bank, Waterford	$267 17	
Cash in Bank of Montreal, Waterford	167 07	
		$393 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied		52,540 40
Amount of fixed payments of 1918 unpaid		148 78
Total assets		$53,082 42

LIABILITIES.

Amount of borrowed money (promissory notes)	$3,800 00
Total liabilities	$3,800 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$570 64	
Cash received at taking of applications		$322 00
" as fixed payments of 1918		6,160 63
" as fixed payments due in prior years		79 36
" interest		7 13
" borrowed		2,800 00
Total receipts		$9,369 12

Expenditure.

Expenses of management:	
Amount paid to agents in fees	$322 00
" for statutory assessment and license fee	21 15
" travelling expenses, Mutual Underwriters' fees	29 00
" investigation of claims	48 20
" printing, stationery and advertising	34 25
" salaries, directors' and auditors' fees	596 90
" postage, telegrams and express	37 25
" interest	339 15
" premium on guarantee bond	5 00
" rent, telephone and service	29 20
" other expenses	27 50
Expenses of management	$1,489 60
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	2,711 39
" rebate	50 53
" repayment of loans	5 295 00
Total expenditure	$9,546 52

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,069,055 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	874	$2,049,875 00
Policies new and renewed during 1918	322	780,795 00
Gross number and amount in force during 1918	1,196	$2,830,670 00
Less expired and cancelled in 1918	330	761,615 00
Net risks in force 31st December, 1918	866	$2,069,055 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$62,809 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,540 40
Amount of premium notes received during the year 1918	23,644 56
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,364 51

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Shiel ..... Galt (R.R. 4), Ont.
Murdo M. Lillico ..... Bright (R.R. 3), Ont.
George D. Black ..... Ayr (R.R. 3), Ont.
Andrew L. Easton ..... Princeton (R.R. 2), Ont.
Robt. J. Aitken ..... St. George (R.R. 2), Ont.
Charles W. Gurney ..... Paris (R.R. 3), Ont.

Officers:

John Shiel, President ..... Galt (R.R. 4), Ont.
Murdo M. Lillico, Vice-President ..... Bright (R.R. 3), Ont.
Joseph Wrigley, Secretary-Treasurer ..... Ayr (R.R. 3), Ont.

Auditors:

John L. Black ..... Ayr (R.R. 3), Ont.
Thomas Mitchell ..... Ayr, Ont.

Unassessed premium note capital, $203,838.26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash in Bank of Commerce, Ayr	$9 81	
Cash in Loan Company	4,686 70	
		$4,696 51
Amount unpaid of assessments of 1918		829 10
Amount unpaid of assessment of prior years		81 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		203,838 26
Total assets		$209,445 07

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$4,376 06	
Cash received for policy fees		$470 00
" assessments of 1918		9,626 24
" assessments of prior years		622 43
" interest		84 56
" borrowed money		5,000 00
" cancelled policies		43 99
Total receipts		$15,847 22

EXPENDITURE.

Expenses of management:	
Amount paid for travelling expenses	$18 20
" statutory assessment and license	43 19
" fire marshal tax	19 08
" taxes	5 60
" rent	25 00
" salaries, directors' and auditors' fees	1,315 10
" printing, stationery and advertising	87 20
" postage, telephone, telegrams and express	99 00
" fee Underwriters' Association	7 00
" interest	50 00
" other	1 50
Total expenses of management	$1,670 87
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	8,855 90
" repayment of loans	5,000 00
Total expenditure	$15,526 77

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$5,199,605 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,556	$4,846,855 00
Policies taken during 1918	557	2,072,400 00
Gross number and amount in force during 1918	2,113	$6,919,255 00
Less expired and cancelled in 1918	521	1,719,650 00
Net risks in force 31st December, 1918	1,592	$5,199,605 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$221,963 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	203,838 26
Amount of premium notes received during the year 1918	88,804 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,517 91

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

J. Honsberger ..... Dunnville, Ont.
Daniel W. Culver ..... Selkirk (R.R. 2), Ont.
Andrew Sherk ..... Selkirk (R.R. 2), Ont.
Nicholas Kiefer ..... Fisherville (R.R. 1), Ont.
Christopher Ebert ..... Cayuga (R.R. 3), Ont.
John Featherstone ..... Fisherville (R.R. 2), Ont.
C. J. Smelser ..... Hagersville (R.R. 2), Ont.
James Lyons ..... Dunnville (R.R. 4), Ont.
Alex. Hicks ..... Dunnville (R.R. 7), Ont.
Guy A. Reichelt ..... South Cayuga (R.R. 1), Ont.
Wm. R. Holland ..... South Cayuga (R.R. 1), Ont.
Jacob Schaffer ..... Fisherville (R.R. 1), Ont.

Officers:

Joshua Honsberger, President ..... Dunnville, Ont.
Daniel W. Culver, Vice-President ..... Selkirk (R.R. 2), Ont.
A. E. Havill, Secretary-Treasurer ..... South Cayuga (R.R. 2), Ont.

Auditors:

Wm. Beabion ..... Selkirk (R.R. 2), Ont.
Leander F. Culver ..... Selkirk (R.R. 2), Ont.

Unassessed premium note capital, $96,098.87.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand in office	$29 60	
Cash in Bank of Hamilton, Dunnville	831 00	
" Bank of Commerce, Cayuga	647 48	
" Union Bank, Fisherville	284 34	
" Bank of Hamilton, Selkirk	1,518 27	
" Union Bank, Dunnville	1,061 24	
		$4,371 93
Amount of unpaid assessments, 1918		119 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		96,098 87
Office furniture (not extended)	$100 00	
Total assets		$100,590 42

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$5,011 00	
Cash received for agents' fees		$342 00
Cash received as fixed payments on 1918		474 16
" assessments, 1918		6,112 07
" assessments, prior year		91 15
Total receipts		$7,019 38

EXPENDITURE.

Expenses of management:	
Amount paid for agents' fees	$228 00
" fuel and light	2 00
" statutory assessment and license	25 03
" fire marshal tax	17 15
" printing, stationery and advertising	69 89
" salaries, directors' and auditors' fees	539 00
" travelling expenses	5 00
" postage, telegrams and express	52 60
" other expenses	44 55
Total expenses of management	$983 22
Miscellaneous payments:	
Amount paid for losses which occurred in 1918	6,640 29
" rebate	34 94
Total expenditure	$7,658 45

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$2,624,580 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	976	$2,541,795 00
Policies new and renewed during 1918	228	589,150 00
Gross number and amount in force during 1918	1,204	$3,130,945 00
Less expired and cancelled in 1918	227	506,365 00
Net risks in force 31st December, 1918	977	$2,624,580 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$105,780 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,098 87
Amount of premium notes received during the year 1918	23,708 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	171 16

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

J. M. Irwin ..... Galt, Ont.
Geo. R. Barrie ..... Galt, Ont.
Jos. Betzner ..... Copetown, Ont.
Jno. Allan ..... Galt (R.R. 6), Ont.
S. G. Kitchen ..... St. George, Ont.
Frank W. Hanes ..... Dundas (R.R. 2), Ont.
W. C. Shaw ..... Hespeler, Ont.
Col. J. Z. Fraser ..... Burford, Ont.
John B. Bricker ..... Ayr, Ont.

Officers:

J. M. Irwin, President ..... Galt, Ont.
Geo. R. Barrie, Vice-President ..... Galt, Ont.
A. W. Hilborn, Secretary-Treasurer ..... Galt, Ont.

Auditors:

Wm. Cowan ..... Galt, Ont.
Jno. Taylor, Jr. ..... Galt, Ont.

Unassessed premium note capital, $316,107.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of mortgages		$13,500 00
Cash value Canada War Loan		1,000 00
Cash in Bank of Commerce, Galt		2,605 12
Amount unpaid of assessments levied during 1918		885 68
Amount unpaid of prior year		52 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		316,107 16
Amount fees		39 00
Amount office furniture (not extended)	$250 00	
Total assets		$334,189 32

LIABILITIES.

Amount of reported loss	$2,600 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$4,686.16	
Cash received for application fees		$672 00
" assessments levied in 1918		12,327 70
" assessments levied in years prior to 1918		638 44
" interest		808 65
" lapsed and cancelled policies		34 08
" borrowed money		4,500 00
" fees		19 00
Total receipts		$18,999 87

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee		$62 78
" printing, stationery and advertising		134 25
" rent		83 50
" taxes (municipal and government)		108 98
" salaries, directors' and auditors' fees		1,859 00
" postage, telephone, telegrams and express		136 75
" investigation and adjustments of claims		47 45
" interest		54 10
" fuel and light		8 25
" expenses, board meeting		73 50
" collecting assessments		40 00
" Mutual Underwriters' fee and expenses to annual meeting		30 00
" typewriter and stand		27 00
" other expenses of management		59 50
Total expenses of management		$2,725 06
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		10,855 85
" repayment of loans		4,500 00
" purchase of investments, mortgages and Canada War Loan (not extended)	$3,000 00	
Total expenditure		$18,080 91

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$7,966,935 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,451	$7,333,190 00
Policies new and renewed during 1918	723	2,425,920 00
Gross number and amount in force during 1918	3,174	$9,759,110 00
Less expired and cancelled in 1918	659	1,792,175 00
Net risks in force 31st December, 1918	2,515	$7,966,935 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Four years
Amount of face of all premium notes held by Company and legally liable to assessment	$344,011 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	316,107 16
Amount of premium notes received during the year 1918	104,497 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	2,565 56

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

T. H. O'Neill	Walkerton (R.R. 1), Ont.
Archibald C. McCuaig	Priceville (R.R. 1), Ont.
Dougald McKinnon	Chesley, Ont.
Fred Frook	Walkerton (R.R.), Ont.
Wm. Glauser	Hanover, Ont.
James H. Hunter	Walkerton, Ont.
John Allenson	Neustadt, Ont.
Conrad Hill	Mildmay, Ont.
Neil McLeod	Proton Station (R.R. 1), Ont.
Hugh McLean	Durham (R.R. 2), Ont.
J. Brodie	Markdale (R.R. 6), Ont.
W. W. Smith	Shallow Lake, Ont.
Herb. Brigham	Allan Park, Ont.
Gilbert Gillis	Cedarville, Ont.
D. McQueen	Mount Forest (R.A.1), Ont.

Officers:

T. H. O'Neill, President	Walkerton (R.R. 1), Ont.
Archibald C. McCuaig, Vice-President	Priceville (R.R. 1), Ont.
John Mills, Manager and Secretary	Hanover, Ont.

Auditors:

T. H. Wilson	Walkerton (R.R. 2), Ont.
Duncan McLean	Durham (R.R. 2), Ont.

Unassessed premium note capital, $108,422.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$9 40	
Amount of cash in Merchants Bank, Hanover, Ont.	7 37	
		$16 77
Amount unpaid, fixed payments, 1918		606 55
" of assessment of 1917 (not extended), $118.23		
" premium notes in force after deducting all payments thereon and assessments levied	$108,422 60	
" less residue of premium notes given for reinsurance	2,962 97	
		105,459 63
Total assets		$106,082 95

Liabilities.

Amount of loss reported	$850 00
Amount of unpaid loan from bank (promissory notes)	6,000 00
Total liabilities	$6,850 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$230 23	
Cash received for fixed payments of 1918		$14,574 31
" fixed payments due in prior years		659 30
" assessments of 1917		810 92
" interest		87 95
" borrowed during 1918		6,000 00
" re-insurance on loss		77 50
" all other		24 00
" from mortgages investments (not extended)	$2,700 00	
Total receipts		$22,233 98

Expenditure.

Expenses of management:	
Amount paid for commission, business, 1918	$1,568 27
" investigation and adjustment of claims	148 50
" Division Court costs	4 02
" salaries, directors' and auditors' fees	1,434 60
" travelling expenses	1 00
" taxes	49 25
" statutory assessment, license fee	47 56
" postage, telephone, telegrams, express and stationery	250 90
" printing and advertising	159 40
" interest	263 00
" all other	12 00
Total expenses of management	$3,938 50
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	15,586 91
" rebate	227 00
" re-insurance	395 03
" repayment of loan	5,000 00
Total expenditure	$25,147 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$5,885,646 00
Re-insurance	174,128 00
Net risks, 31st December, 1918	$5,711,518 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,066	$5,401,024 00
Policies new and renewed during 1918	1,129	2,209,144 00
Gross number and amount in force during 1918	4,195	$7,610,168 00
Less expired and cancelled in 1918	1,078	1,724,522 00
Net risks in force at 31st December, 1918	3,117	$5,885,646 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$186,301 00
Amount of premium notes, after deducting all payments thereon and assessments levied	108,422 60
Amount of premium notes received during the year 1918	69,108 00
Payments on the premium notes of 1918, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1918	5,992 12

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

D. A. McDonald ..... Greenfield, Ont.
W. J. McGregor ..... North Lancaster, Ont.
Wm. Irvine ..... Dalkeith, Ont.
J. J. McCallum ..... Martintown, Ont.
D. D. McDonell ..... Green Valley, Ont.
Donald McCaskill ..... Dalkeith, Ont.

Officers:

D. A. McDonald, President ..... Greenfield, Ont.
W. J. McGregor, Vice-President ..... North Lancaster, Ont.
V. G. Chisholm, Secretary-Treasurer ..... Alexandria (R.R. 1), Ont.

Auditors:

Sam. McDonell ..... Alexandria (R.R. 1), Ont.
J. A. McDonell ..... Alexandria (R.R. 1), Ont.

Unassessed premium note capital, $136,075.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand, head office	$2 41	
Cash in Union Bank, Alexandria	6,117 36	
" Bank of Ottawa, Alexandria	2,589 43	
" Merchants Bank, Lancaster, Ont.	6,028 98	
" Bank of Ottawa, Martintown, Ont.	2,928 21	
		$17,666 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied		136,075 34
Total assets		$153,741 73

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$10,907 81	
Cash received for fixed payments of 1918		$15,248 56
" interest		326 89
Total receipts		$15,575 45

EXPENDITURE.

Expenses of management:	
Amount paid for commission	$1,219 81
" investigation of claims	240 30
" statutory assessment and license	53 57
" fire marshal tax	23 88
" salaries, directors' and auditors' fees	808 70
" travelling expenses	27 00
" printing and stationery	152 26
" postage	88 00
" other expenses	20 50
Total expenses of management	$2,634 02
Miscellaneous payments	
Cash paid for losses which occurred during 1918	5,918 20
" rebates	264 65
Total expenditure	$8,816 87

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$6,239,800 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,437	$6,163,800 00
Policies new and renewed during 1918	1,102	2,084,200 00
Gross number and amount in force during 1918	4,539	$8,248,000 00
Less expired and cancelled in 1918	1,205	2,008,200 00
Net risks in force 31st December, 1918	3,334	$6,239,800 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$187,194 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	136,075 34
Amount of premium notes received during the year 1918	62,526 00
Payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	15,248 56

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Jno. F. Waechter	Mildmay (R.R. 1), Ont.
Thomas Ingles	Clifford (R.R. 1), Ont.
Alex. Robertson	Paisley (R.R. 1), Ont.
A. Lang	Chepstow, Ont.
M. Filsinger	Mildmay, Ont.
Albert Dietrich	Greenock, Ont.

Officers:

Jno. F. Waechter, President	Formosa, Ont.
Thomas Ingles, Vice-President	Clifford (R.R. 1), Ont.
E. G. Kuntz, Secretary-Treasurer	Formosa, Ont.

Auditors:

Alex. McLennan	Walkerton, Ont.
Jno. T. Rettinger	Formosa (R.R. 1), Ont.

Unassessed premium note capital, $226,943.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of Canada War Loan		$500 00
Cash at head office	$631 92	
Amount of deposit, Merchants Bank, Mildmay	559 21	
" Canadian Bank of Commerce, Walkerton	995 72	
" Molsons Bank, Formosa	4,591 33	
" Royal Bank, Cargill	1,640 80	
		8,418 98
Cash in agents' hands		464 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1918	$226,943 93	
Less residue of premium notes given by the Company for re-insurance	7,017 88	
		219,926 05
Amount unpaid, fixed payments of 1918		667 14
Amount unpaid assessment of prior year (not extended)	$192 75	
Total assets		$229,976 50

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$845 91	
Cash received for fixed payments of 1918		$19,765 65
" fixed payments due in prior year		282 78
" agents' balance		377 84
" re-insurance on loss		40 00
" interest		117 28
Total receipts		$20,583 55

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		$655 09
" law costs		2 78
" statutory assessment and license		66 12
" salaries, directors' and auditors' fees		1,150 93
" travelling expenses		7 85
" postage, telephone, telegrams and express		185 62
" printing, stationery and advertising		68 90
" investigation of claims		229 90
" taxes		6 52
" rent		40 00
" fire marshal tax		36 48
Total expenses of management		$2,450 19
Miscellaneous payments:		
Amount paid for losses which occurred in 1918		9,180 87
" re-insurance		761 11
" rebate		118 21
" investment, Canada War Loan (not extended)	$500 00	
Total expenditure		$12,510 38

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1918.

	Three-year risks.
Mutual	$8,023,113 00

Re-insurance.

Mutual System	248,403 00
Net risks carried by Company at 31st December, 1918	$7,774,710 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount:
Policies in force 31st December, 1917	3,471	$7,756,652 00
Policies new and renewed during 1918	1,109	2,797,925 00
Gross number and amount in force during 1918	4,580	$10,554,578 00
Less expired and cancelled in 1918	1,212	2,531,465 00
Net risks in force, 31st December, 1918	3,368	$8,023,113 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$257,879 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	226,943 93
Amount of premium notes received during the year 1918	90,185 00
Payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	7,092 49

Re-insurance.

Amount of premium notes given by the Company for re-insurance	7,892 00
Less payments made thereon	874 12
Residue of premium notes for which the Company is still liable	$7,017 88

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John G. Lethbridge ..... Glencoe, Ont.
Peter Gardiner ..... Glencoe, Ont.
Donald Dewar ..... Walker's, Ont.
Neil A. Galbraith ..... Appin, Ont.
John T. McLean ..... Melbourne, Ont.
A. S. McDonald ..... Appin, Ont.

Officers:

John G. Lethbridge, President ..... Glencoe, Ont.
Peter Gardiner, Vice-President ..... Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer ..... Melbourne, Ont.

Auditors:

Frank McLean ..... Melbourne, Ont.
Gilbert Hyndman ..... Melbourne, Ont.

Unassessed premium note capital, $74,531.19.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of cash on hand at head office	$602 91		
" cash in Royal Bank, Glencoe, Ont.	1,247 79		
" " Home Bank, Melbourne, Ont.	1,115 83		
" " Merchants Bank, Alvinston, Ont.	494 55		
" " Royal Bank, Strathroy, Ont.	297 66		
" " Royal Bank, Appin, Ont.	1,193 38		
" " Merchants Bank, Glencoe, Ont.	930 36		
		$5,882 48	
" unpaid of fixed payments of 1918		314 66	
" prior fixed payments still unpaid (not extended)..	$517 88		
" premium notes in force, after deducting all payments thereon and assessments levied		74,531 19	
" office furniture and safe (not extended)	$50 00		
Total assets			$80,728 33

LIABILITIES.—None.

Receipts.

Cash balance, 31st December, 1917 (not extended)	$4,960 39	
Cash received from fixed payments of 1918		$5,472 96
" fixed payments of prior years		236 39
" interest		107 01
" transfer fees		2 00
Total receipts		$5,818 36

Expenditure.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees	$402 00
" investigation of claims	62 00
" allowance to agents for attending meetings of Board	96 00
" law costs	10 00
" printing, stationery and advertising	70 80
" postage, telephone, telegrams and express	45 00
" statutory assessment and license	26 62
" fire marshal tax	10 74
" rent	6 50
" travelling expenses	20 00
" other expenses	5 00
Total expenses of management	$754 66
Miscellaneous payments:	
Amount paid for losses which occurred in 1918	4,021 18
" rebate	120 43
Total expenditure	$4,896 27

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2 858,589 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,168	$2,743,524 00
Policies new and renewed during 1918	416	1,037,370 00
Gross number and amount in force during 1918	1,584	$3,780,894 00
Less expired and cancelled in 1918	397	922,305 00
Net risks in force 31st December, 1918	1,187	$2,858,589 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$85,757 67
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,531 19
Amount of premium notes received during 1918	31,121 10
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,076 39

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Edwin Mark	Little Britain, Ont.
Jno. R. Magee	Janetville, Ont.
John Suggitt	Cameron, Ont.
D. H. Corneil	Omemee, Ont.
Thos. D. Young	Peterboro (R.R. 3), Ont.
Rich. F. Goard	Beaverton (R.R. 2), Ont.
Thomas Davey	Kirkfield, Ont.
Thos. Robertson	Dunsford, Ont.
W. H. Lowes	Mount Pleasant, Ont.
W. J. Porter	Peterboro (R.R. 7), Ont.
Wm. Hoskin	Burnt River, Ont.
Wm. Knox	Indian River, Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Jno. R. Magee, Vice-President	Janetville, Ont.
R. G. Corneil, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, $310,149.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debentures		$3,000 00
Cash value of mortgages		13,425 00
Actual cash in Standard Bank, Lindsay		7,589 33
Amount unpaid of fixed payments due in 1918		3,816 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$310,149 41	
Less residue of premium notes for insurance	2,626 18	
		307,523 23
Amount of interest accrued		667 36
Office furniture (not extended)		
Total assets		$336,021 72

LIABILITIES.—None.

Receipts.

Cash balance for 31st December, 1917 (not extended)	$6,599 92	
Cash received for membership fees		$1,720 00
" fixed payments of 1918		27,080 82
" fixed payments due in prior years		4,481 15
" interest		1,035 40
" extra premiums		16 79
" refund, fire loss		124 00
" from investments (not extended)	$450 00	
Total receipts		$34,458 16

Expenditure.

Expenses of management:		
Cash paid for agents' fees		$1,944 00
" commission to agents		1,864 00
" investigation of claims		206 60
" statutory assessment and license fee		89 55
" fire marshal tax		50 32
" salaries, directors' and auditors' fees		1,383 00
" Secretary's bond		10 00
" revenue stamps		35 00
" printing, stationery and advertising		224 11
" postage, telegrams and express		209 79
" rent		60 00
" collection of notes		74 85
" books		15 00
" law costs		16 09
" other expenses		3 70
Total expenses of management		$6,186 01
Miscellaneous payments:		
Amount paid for losses which occurred during 1918		26,344 19
" re-insurance		451 60
" rebates		936 95
Total expenditure		$33,918 75

Currency of Risks.

Amount covered by Policies in force, 31st December, 1918.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	$71,850 00	$46,350 00	$11,720,616 00	$11,838,816 00

Re-insurance.

Mutual System	126,100 00
Net risks carried by Company at 31st December, 1918	$11,712,716 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	5,624	$10,731,113 00
Policies new and renewed during 1918	2,010	4,164,785 00
Gross number and amount in force during 1918	7,634	$14,895,898 00
Less expired and cancelled in 1918	1,780	3,057,082 00
Net risks in force 31st December, 1918	5,854	$11,838,816 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	$2,554 30	$1,688 78	$380,167 55	$384,410 63
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	310,149 41
Amount of premium notes received during the year 1918.	.....	.....	.....	141,831 93
Payments on the premium notes of 1918, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1918	.....	.....	.....	27,080 82
Notes for fixed payments or assessments unpaid 31st December, 1918	.....	.....	.....	3,816 80
B.—Re-insurance.				
Premium notes given by the Company for re-insurance ..	.....	.....	.....	3,391 30
Less payments made thereon	.....	.....	.....	765 12
Residue of said premium notes for which the Company is liable	.....	.....	.....	$2,626 18

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Dennis Noonan	Perth (R.R. 4), Ont.
Robert M. Anderson	Perth (R.R. 4), Ont.
James C. Glenn	Perth (R.R. 2), Ont.
David McLean	Perth, Ont.
James Shaw	Perth (R.R. 2), Ont.
Carr Thompson	Perth (R.R. 2), Ont.
Andrew Cochrane	Almonte, Ont.
Alfred Bell	Balderson, Ont.
Edmund Burk	Perth (R.R. 3), Ont.

Officers:

Dennis Noonan, President	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President	Perth (R.R. 4), Ont.
P. Cavers, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Auditors:

E. R. Stedman	Perth (R.R. 1), Ont.
J. Ernest Anderson	Perth (R.R. 4), Ont.

Unassessed premium note capital, $220.702 26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canadian war loan bonds		$3,000 00
Cash in hand at head office	$264 35	
Cash in Merchants Bank, Perth	1,657 01	
		1,921 36
Amount unpaid of fixed payments of 1918		811 86
Prior instalments or fixed payments (not extended)		
Amount of premium notes in force after deducting all payments thereon and assessments levied		220,702 26
Office furniture and safe (not extended)	$200 00	
Total assets		$226,435 48

LIABILITIES.—Nil.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$1,172 50	
Cash received as fixed payments of 1918		$23,760 04
" fixed payments of prior years		368 03
" for interest		214 70
" all other		42 00
Total receipts		$24,384 77

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	$2,865 09
" statutory assessment and license fee	71 01
" fire marshal tax	14 88
" rent	84 00
" fuel and light	15 00
" investigation of claims	194 15
" salaries, directors' and auditors' fees	640 10
" printing, stationery and advertising	414 90
" postage, telegrams and express	325 99
" all other	23 72
Total expenses of management	$4,648 84
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	244 95
" losses which occurred during 1918	18,503 18
" rebate	238 94
Total expenditure	$23,635 91

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years
Mutual	$8,888,902 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	5,307	$8,377,489 00
Policies taken during 1918	1,810	3,255,330 00
Gross number and amount in force during 1918	7,117	$11,632,819 00
Less expired and cancelled in 1918	1,772	2,743,917 00
Net risks in force 31st December, 1918	5,345	$8,888,902 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$306,275 59
Amount of all premium notes, after deducting all payments thereon and assessments levied	220,702 26
Amount of premium notes received during the year 1918	96,941 25
Payment on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1918 to 31st December	9,367 58

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Rockwood, Ont.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Rockwood, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
Ernest Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Rockwood, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Guelph, Ont.

Unassessed premium note capital, $84,728.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debentures and Canada War Loan		$14,000 00
Cash on hand, head office	$70 31	
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	844 67	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,647 74	
Cash on deposit, Imperial Bank, Fergus, Ont.	113 06	
		2,675 78
Amount unpaid of fixed payments of 1918		318 45
Amount of prior years (not extended)	$71 35	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	84,728 40	
Less residue of premium notes given by Company for re-insurance	9,856 80	
		74,871 60
Office furniture and safe (not extended)	$85 00	
Total assets		$91,865 83

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$4,794 51	
Cash received as fixed payments of 1918		$3,398 85
" fixed payments of prior years		402 25
" interest		656 46
" re-insurance on losses		59 70
Total receipts		$4,517 26

EXPENDITURE.

Expenses of management:		
Amount paid for agents' commission		$281 00
" investigation of claims		16 00
" law costs		3 50
" statutory assessments and license		18 53
" printing, stationery, advertising		57 97
" postage, telephones, telegrams and express		34 24
" salaries, directors' and auditors' fees		280 70
" rent of room for Board meeting		6 50
" travelling expenses		16 75
" fire marshal tax		5 90
" dues to Underwriters' Association		4 00
Total expenses of management		$725 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		454 25
" re-insurance		433 55
" rebates		23 10
" investments (not extended)	$5,000 00	
Total expenditure		$1,635 99

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1918.

	Three years
Mutual	$1,950,070 00

Less Re-insurance.

On mutual system	216,700 00
Net risks actually carried by Company, 31st December, 1918	$1,733,370 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	776	$1,717,445 00
Policies new and renewed during 1918	363	790,345 00
Gross number and amount in force during 1918	1,139	$2,507,790 00
Less expired and cancelled in 1918	245	557,720 00
Net risks in force 31st December, 1918	894	$1,950,070 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$91,732 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	84,728 40
Amount of all premium notes received during 1918	37,126 75
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	3,398 85

Re-insurance.

Amount of premium notes given for re-insurance	10,657 75
Less payments made thereon	800 95
Residue of said premium notes for which the Company is still liable	$9,856 80

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and officers for the year 1919:

Directors:

A. G. E. Robertson	Metcalfe (R.R. 1), Ont.
A. Daw	Vernon (R.R. 1), Ont.
R. J. Craig	Russell, Ont.
J. R. Morrow	Pana, Ont.
H. S. Latimer	Metcalfe, Ont.
A. D. Carkner	Winchester, Ont.

Officers:

A. G. E. Robertson, President	Metcalfe (R.R. 1), Ont.
A. Daw, Vice-President	Vernon (R.R. 1), Ont.
R. McLachlin, Secretary-Treasurer	Kenmore, Ont.

Auditors:

J. G. Carkner	Kenmore, Ont.
D. McLaren	Vernon, Ont.

Unassessed premium note capital, $87,733.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$1,000 00
Cash in Bank of Ottawa, Kenmore		869 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		87,733 58
Amount of office furniture (not extended)	821 00	
Total assets		$89,603 20

LIABILITIES.

Amount of unpaid loss	$1,800 00
Amount of loss resisted	50 00
Total liabilities	$1,850 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$1,908 73	
Cash received for fixed payments in 1918		$5,014 30
" interest		104 25
" profit on bonds purchased		8 92
Total receipts		$5,127 47

EXPENDITURE.

Cash paid for agents' commissions		$251 25
" investigation and adjustment of claims		40 60
" statutory assessment and license fee		18 65
" fire marshal tax		6 77
" travelling expenses		5 00
" rent		58 00
" salaries, directors' and auditors' fees		476 40
" printing, stationery and advertising		31 91
" postage, telephones, telegrams and express		31 33
" other		1 00
Total expenses of management		$920 91
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		125 00
" losses which occurred during 1918		4,113 10
" rebate		107 57
" investment (not extended)	$900 00	
Total expenditure		$5,266 58

MOVEMENT IN RISKS.

Mutual System.	Number.	Three years Amount.
Policies in force 31st December, 1917	812	$1,733,015 00
Policies taken during 1918, or renewed	347	835,800 00
Gross number and amount of risks at any time during 1918	1,159	$2,568,815 00
Deduct expired and cancelled in 1918	276	574,870 00
Net risks on mutual system, 31st December, 1918	883	$1,993,945 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years
Amount of face of all premium notes legally liable to assessment	$996,997 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	87,733 58
Amount of premium notes received during the year 1918	41,790 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	5,014 80

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Samuel Parisièn ..... Alfred, Ont.
Ulric Daoust ..... Plantagenet, Ont.
Joseph Clement ..... Alfred Station, Ont.
Daniel Charbonneau ..... Alfred, Ont.
Felix Lajeunisse ..... Caledonia Springs, Ont.
Flavian Bertrand ..... L'Orignal, Ont.

Officers:

Samuel Parisièn, President ..... Alfred, Ont.
Ulric Daoust, Vice-President ..... Plantagenet, Ont.
B. G. Parisièn, Secretary-Treasurer ..... Alfred, Ont.

Auditors:

J. B. Labrosse ..... Alfred, Ont.
Jos. Miron ..... Alfred, Ont.

Unassessed premium note capital, $134,523.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

School debentures		$1,606 07
Municipal debentures		8,051 56
Cash on hand at head office	$24 73	
Bank of Hochelaga, L'Orignal, Ont.	43 59	
Union Bank, Plantagenet	73 57	
Provincial Bank, Alfred, Ont.	2,390 47	
		2,532 36
Amount unpaid of fixed payments of 1918		153 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied		134,523 55
Total assets		$146,867 30

LIABILITIES.

Amount of unpaid fire losses	$2,160 00
Amount of fire loss claim resisted	1,300 00
Total liabilities	$3,460 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,130 47	
Cash received for fixed payments due in 1918		$13,950 50
" fixed payments due in prior years		10 00
" interest		709 11
" principal of debentures (not extended)	$1,558 58	
Total receipts		$14,669 61

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$55 10
" fuel and light	8 00
" travelling expenses	94 10
" rent	50 00
" cash book and policy register	15 00
" statutory assessment and license fee	42 06
" printing, stationery and advertising	103 50
" salaries, directors' and auditors' fees	673 00
" postage, telegrams and express	134 22
" Underwriters' Association	5 00
" fire marshal tax	24 53
Total expenses of management	$1,204 51
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	14,282 16
" rebates	339 63
Total expenditure	$15,826 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years
Mutual	$5,478,010 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,746	$4,703,610 00
Policies new and renewed during 1918	1,124	2,283,235 00
Gross number and amount in force during 1918	3,870	$6,986,845 00
Less expired and cancelled in 1918	915	1,508,835 00
Net risks in force 31st December, 1918	2,955	$5,478,010 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$164,340 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	134,523 55
Amount of premium notes received during the year 1918	68,497 05
Payments on the premium notes of 1918, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1918	10,511 94

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

R. H. Allan ..... Caledonia, Ont.
Wm. A. Johnston ..... York (R.R. 1), Ont.
E. R. Asher ..... Caistor Centre, Ont.
Whitfield Teasdale ..... Cayuga, Ont.
John Bell ..... Glanford Station, Ont.
James G. Lindsay ..... Caledonia, Ont.

Officers:

R. H. Allan, President ..... Caledonia, Ont.
W. A. Johnston, Vice-President ..... York (R.R. 1), Ont.
N. Simenton, Secretary-Treasurer ..... Blackheath, Ont.

Auditors:

J. A. Turnbull ..... Canfield, Ont.
Henry Cowie ..... Caledonia, Ont.

Unassessed premium note capital, $82,672.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$76 08	
Standard Bank, Caledonia	188 43	
Union Bank, Canfield	544 71	
		$809 22
Amount unpaid of assessments levied during 1918		141 98
Amount unpaid of assessments levied, prior years		11 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		82,672 20
Total assets		$83,634 71

LIABILITIES.

Amount of loss reported	$1,200 00
Total liabilities	$1,200 00

Receipts.

Cash balance at 31st December, 1917 (not extended), nil.		
Cash received at taking of application fees held by agents (not extended)	$434 00	
Cash received for assessments levied in 1918		$8,515 68
" interest		41 55
" transfer fees		4 00
Total receipts		$8,561 23

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$434 00	
Amount paid for travelling expenses		$6 00
" statutory assessment and license		27 54
" rent		15 00
" printing, stationery and advertising		44 00
" salaries, directors' and auditors' fees		510 70
" postage, telephone, telegrams and express		68 50
" other expenses		5 00
Total expenses of management		$676 74
Miscellaneous payments:		
Amount paid for loss which occurred prior to 1918		555 00
" losses which occurred during 1918		6,494 20
" rebates		15 30
" repayment of bank overdraft		10 77
Total expenditure		$7,752 01

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years
Mutual	$2,983,313 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,192	$2,860,223 00
Policies new and renewed during 1918	434	1,180,660 00
Gross number and amount in force during 1918	1,626	$4,040,883 00
Less expired and cancelled in 1918	444	1,057,570 00
Net risks in force 31st December, 1918	1,182	$2,983,313 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$90,904 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,672 20
Amount of premium notes received during the year 1918	36,002 40

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

J. C. Dance	Kingsmill, Ont.
S. S. McDermand	Port Burwell, Ont.
A. E. Jackson	Mossley, Ont.
John A. Charlton	Springfield, Ont.
J. H. Barr	Harrietsville, Ont.
H. Rickard	Dorchester Station, Ont.

Officers:

J. C. Dance, President	Kingsmill, Ont.
S. S. McDermand, Vice-President	Port Burwell, Ont.
S. E. Facey, Secretary-Treasurer	Harrietsville, Ont.

Auditors:

B. R. Barr	Mossley, Ont.
W. W. Kiddie	Belmont, Ont.

Unassessed premium note capital, $166,675.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$10,000 00
Cash on hand at head office	$85 16	
Cash deposit in Royal Bank, Ingersoll	1,337 36	
" Royal Bank, Aylmer	977 36	
" Royal Bank, Springfield	285 62	
" Bank of Nova Scotia, Harrietsville	9,259 94	
" Bank of Toronto, Dorchester Station, Ont.	227 30	
		12,172 74
Amount unpaid of fixed payments, 1918		1,196 87
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$166,675 45	
Less residue given for re-insurance	1,540 80	
		165,134 65
Total assets		$188,504 26

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$26,208.83	
Cash received as fixed payments of 1918		$12,191 20
" fixed payments of prior years		147 40
" interest		947 51
Total receipts		$13,286 11

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$402 00
" travelling expenses	48 00
" printing, advertising and stationery	236 75
" statutory assessment and license	50 67
" rent	2 00
" salaries, directors' and auditors' fees	990 30
" postage, telephone, telegrams and express	85 00
" dues, Mutual Underwriters' Association	8 00
" Bank collections and commissions	18 96
Total expenses of management	$1,841 68
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	16,041 79
" re-insurance	116 40
" rebates	272 33
" invested in Canada War Loan (not extended), $9,000.00	
" other expenditure	50 00
Total expenditure	$18,322 20

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$6,369,975 00
Re-insurance	58,200 00
Net risks	$6,311,775 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,220	$5,795,850 00
Policies new and renewed during 1918	869	2,454,750 00
Gross number and amount in force during 1918	3,089	$8,250,600 00
Less expired and cancelled in 1918	779	1,880,625 00
Net risks in force 31st December, 1918	2,310	$6,369,975 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$191,099 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	166,675 45
Amount of premium notes received during the year 1918	73,642 50

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	1,746 00
Less payment made thereon	205 20
Residue of said premium notes for which the Company is liable	$1,540 80

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and officers for the year 1919:

Directors:

J. M. Burnett	Elora, Ont.
Geo. F. Lackner	Kitchener, Ont.
Samuel Cassel	Kitchener, Ont.
L. Bowman	Conestogo, Ont.
Val. Otterbein	Heidelberg, Ont.
J. C. Hallman	Petersburg, Ont.
Jno. H. Campbell	Crosshill, Ont.
J. W. Hartleib	Bamberg, Ont.
Joseph B. Hagey	Preston, Ont.
J. Stauffer	Waterloo, Ont.
Sam. E. Shantz	Kitchener, Ont.
Jos. H. Woods	Elmira, Ont.

Officers:

J. M. Burnett, President	Elora, Ont.
Geo. F. Lackner, Vice-President	Kitchener, Ont.
J. Stauffer, Manager	Waterloo, Ont.

Auditors:

M. S. Snyder	Waterloo, Ont.
Isaac Hilborn	Elmira, Ont.

Unassessed premium note capital, $674,335.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of mortgages		$23,825 00
Amount of bonds, Dominion of Canada War Loan		7,000 00
Cash on hand at head office	$93 64	
Cash in Molsons Bank, Waterloo	5,142 72	
Cash in Bank of Toronto, Waterloo	9,935 70	
		15,172 06
Amount unpaid of assessment levied during 1918		1,951 44
Amount unpaid of assessments levied in prior years		353 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied		674,335 09
Interest due and accrued		816 94
Office furniture (not extended)	$459 00	
Total assets		$723,453 96

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$13,711 83	
Cash received for assessments levied in 1918		$18,846 03
" assessments levied in years prior to 1918		1,408 62
" interest		2,078 66
" from investments (payments on mortgages), (not extended)	$8 550 00	
Total receipts		$22,333 31

EXPENDITURE.

Expenses of management:		
Amount paid for agents' commissions (new applicants)		$1,836 50
" rent		175 00
" investigation and adjustment of claims		112 75
" statutory assessment and license fee		109 05
" printing, stationery and advertising		104 91
" salaries, directors' and auditors' fees		1,942 50
" postage, telephone, telegrams and express		341 82
" travelling expenses		78 65
" fire marshal tax		34 28
" calendars		250 00
" collecting assessments		125 00
" Underwriters' fees		10 00
" taxes		13 86
" other expenses		110 95
Expenses of management		$5,245 27
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		17,575 32
" rebate		38 17
" invested in mortgages (not extended)	$6,564 32	
Total expenditure		$22,858 76

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$14,183,682 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	5,219	$13,205,968 00
Policies new and renewed during 1918	1,738	4,921.718 00
Gross number and amount in force during 1918	6,957	$18,127,686 00
Less expired or cancelled in 1918	1,518	3,944,004 00
Net risks in force 31st December, 1918	5,439	$14,183,682 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$716,376 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	674,335 09
Amount of premium notes received during the year 1918	246,530 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	6,239 24

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and officers for the year 1919:

Directors:

George Westlake	St. Thomas (R.R. 8), Ont.
Neil Curtis	St. Thomas (R.R. 8), Ont.
C. E. Locke	St. Thomas (R.R. 8), Ont.
Seth. W. Zavitz	St. Thomas (R.R. 5), Ont.
W. G. Saunders	St. Thomas (R.R. 2), Ont.
R. Marlatt	Union, Ont.

Officers:

George Westlake, President	St. Thomas (R.R. 8), Ont.
Neil Curtis, Vice-President	St. Thomas (R.R. 8), Ont.
A. E. Bucke, Secretary-Treasurer	St. Thomas (R.R. 6), Ont.

Auditors:

L. R. Cloes	New Sarum, Ont.
A. J. Gloin	Yarmouth Centre, Ont.

Unassessed premium note capital, $62,575.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Actual cash on hand at head office	$18 96	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	256 31	
		$275 27
Amount of unpaid assessments levied during 1918		42 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,575 08
Total assets		**$62,893 13**

LIABILITIES

Amount of reported loss	$70 00
Amount of borrowed money (promissory notes)	1,522 67
Amount of accrued interest thereon	26 01
Total liabilities	**$1,618 68**

Receipts.

Cash balance at 31st December, 1917 (not extended)	$786 33	
Cash received at taking of application, held by agents (not extended)	148 75	
" as fixed payments of 1918		$1,925 81
" for assessments levied prior to 1918		24 00
" interest		28 73
" cash borrowed during 1918		1,000 00
" as transfer fees		16 00
Total receipts		$2,994 54

Expenditure.

Expenses of management:		
Cash paid agents at application (not extended)	$148 75	
Amount paid for commissions to agents		$76 50
" statutory assessment and license		23 90
" fire marshal tax		8 34
" rent		6 00
" printing, stationery and advertising		37 10
" salaries, directors' and auditors' fees		576 00
" investigation and adjustment of claims		46 00
" postage, telephone, telegrams and express		31 64
" other expenses		30
Total expenses of management		$805 78
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		2,673 89
" rebate		25 93
Total expenditure		$3,505 60

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	$14,630 00	$15,650 00	$2,395,675 00	$2,425,955 00

Movement in Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,010	$2,398,390 00
Policies new and renewed during 1918	306	783,150 00
Gross number and amount in force during 1918	1,316	$3,181,540 00
Less expired and cancelled during 1918	333	755,585 00
Net risks in force 31st December, 1918	983	$2,425,955 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$232 28	$387 50	$71,765 13	$72,384 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	212 90	336 94	62,025 24	62,575 08
Amount of premium notes received during the year 1918	118 75	89 75	23,095 50	23,304 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1918	. . . . .	. . . . .	. . . . .	1,925 81

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Frank Bennett	Lambeth (R.R. 3), Ont.
Duncan McDougal	Glanworth (R.R. 1), Ont.
W. H. Beattie	Wilton Grove (R.R. 1), Ont.
E. Routledge	Lambeth, Ont.
Geo. Lind	Wilton Grove (R.R. 1), Ont.
David Lawson	Wilton Grove (R.R. 1), Ont.

Officers:

Frank Bennett, President	Lambeth (R.R. 3), Ont.
D. McDougal, Vice-President	Glanworth (R.R. 1), Ont.
R. S. Nichol, Secretary-Treasurer	Glanworth (R.R. 1), Ont.

Auditors:

Harry Poole	Lambeth, Ont.
J. E. Grieve	Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, $67,106.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debentures and Trust Company Investment receipts		$29,418 26
Cash on hand at head office	$1 01	
Cash on deposit to the Company's credit in:		
Royal Bank, Lambeth, Ont.	31 66	
Huron and Erie Mortgage Corporation, London, Ont.	127 41	
Molsons Bank, London, Ont.	295 91	
Home Bank, London, Ont.	900 37	
		1,356 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		67,106 57
Total assets		$97,881 19

LIABILITIES.

Amount due for borrowed money (promissory notes)	$7,967 74
Amount of accrued interest thereon	184 90
Amount due Secretary-Treasurer, salary, 1918	360 00
Total liabilities	$8 512 64

Receipts.

Cash balance at 31st December, 1917 (not extended)	$12,699 65	
Cash received for fixed payments of 1918		$5,637 44
" interest		1,894 10
" borrowed during 1918		7,967 74
" from matured debentures (not extended)	$2,210 30	
Total receipts		$15,499 28

Expenditure.

Expenses of management:		
Amount paid for agents' commission		$206 00
" interest		381 00
" statutory assessment and license		23 89
" fire marshal tax		9 15
" salaries, directors' and auditors' fees		514 00
" travelling		33 70
" investigation of claims		62 00
" rent		12 00
" printing, stationery and advertising		50 25
" postage, telephones, telegrams and express		34 00
" other expenses		7 00
Total expenses of management		$1,332 99
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		10,491 62
" rebates and returned premiums		599 70
" purchase of investments, municipal debentures (not extended)	$16,628 56	
Total expenditure		$12,424 31

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,564,695 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	987	$2,397,373 00
Policies new and renewed during 1918	412	1,089,175 00
Gross number and amount in force during 1918	1,399	$3,486,548 00
Less expired and cancelled in 1918	389	921,853 00
Net risks in force 31st December, 1918	1,010	$2,564,695 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$76,940 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,106 57
Amount of premium notes received during the year 1918	32,675 25
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,178 35

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Bolton	St. Mary's, Ont.
James G. Calder	Thamesford (R.R. 2), Ont.
Alex. Smith	Embro (R.R. 5), Ont.
R. A. Matheson	Embro (R.R. 3), Ont.
James Green	Embro (R.R. 2), Ont.
John Muterer	Ingersoll, Ont.
William Smith	Woodstock, (R.R. 6), Ont.
Robert A. Webber	Woodstock, (R.R. 6), Ont.
John C. McPherson	St. Mary's, Ont.

Officers:

John Bolton, President	St. Mary's (R.R. 4), Ont.
James G. Calder, Vice-President	Thamesford (R.R. 2), Ont.
Columbus Ross, Secretary-Treasurer	Embro, Ont.

Auditors:

E. L. Sutherland	Embro, Ont.
Geo. McIntosh	Embro (R.R. 5), Ont.

Unassessed premium note capital, $49,967.98.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$0 16	
Cash in Royal Bank, Embro	56 92	
		$57 08
Amount unpaid of assessment of 1918		226 54
Amount unpaid of assessment, prior years		151 34
Amount of premium notes in force, after deducting all payments thereon and assessments levied		49 967 98
Total assets		$50,402 94

LIABILITIES.

Amount of borrowed money (promissory notes)	$2,000 00
Total liabilities	$2,000 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$25 11	
Cash received from assessment during 1918		$2,573 46
" assessments in prior years		261 72
" borrowed money		1,960 00
Total receipts		$4,795 18

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commissions	$5 00
" printing, stationery and advertising	23 25
" statutory assessment and license	17 54
" travelling expenses	12 00
" interest	18 56
" rent	26 00
" salaries, directors' and auditors' fees	326 30
" postage, telephones, telegrams and express	17 56
" investigation and adjustment of claims	11 00
" fire marshal	8 21
Total expenses of management	$465 36
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	3,910 00
" re-insurance	77 85
" repayment of loan	310 00
Total expenditure	$4,763 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual system	$1,573,845 00
Less re-insurance	25,950 00
Net risks in force at 31st December, 1918	$1,547,895 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	705	$1,591,440 00
Policies new and renewed during 1918	249	553,520 00
Gross number and amount in force during 1918	954	$2,144,960 00
Less expired and cancelled in 1918	256	571,115 00
Net risks in force 31st December, 1918	698	$1,573,845 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$57,123 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,967 98
Amount of premium notes received during the year 1918	20,560 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	2,573 46

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business, 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

James Connolly	Goderich, Ont.
James Evans	Beechwood, Ont.
George R. McCartney	Blyth, Ont.
Wm. Rinn	Seaforth, Ont.
Malcolm McEwen	Clinton, Ont.
D. F. McGregor	Seaforth, Ont.
John G. Grieve	Walton, Ont.
Robert Ferris	Blyth, Ont.
John Bennewies	Brodhagen, Ont.

Officers:

James Connolly, President	Goderich, Ont.
James Evans, Vice-President	Beechwood, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Auditors:

John Govenlock	Egmondville, Ont.
James Kerr	Seaforth, Ont.

Unassessed premium note capital, $165,256.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Cash at head office	$78 13	
Cash in Canadian Bank of Commerce, Seaforth	3,507 95	
		$3,586 08
Amount unpaid of fixed payments of 1918		506 45
Amount unpaid of prior years (not extended)	$559 50	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		165,256 95
Amount of office furniture and safe (not extended)	.....	
Total assets		$169,349 48

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,892 47	
Cash received for fixed payments of 1918		$9,056 65
" fixed payments of prior years		509 65
" interest		78 16
Total receipts		$9,644 46

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	$363 60
" law costs	20 00
" postage, telephone, telegrams and express	101 30
" rent	18 00
" investigation of claims	83 05
" statutory assessment and license	40 72
" travelling expenses	16 30
" printing, stationery and advertising	219 18
" salaries, officers' and directors' fees	824 70
" other	3 05
Total expenses of management	$1,689 90
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	7,003 10
" rebate	257 85
Total expenditure	$8,950 85

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$4,833,060 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,088	$4 532,990 00
Policies new and renewed during 1918	606	1,271,870 00
Gross number and amount in force during 1918	2,694	$5.804,860 00
Less expired and cancelled in 1918	525	971,800 00
Net risks in force 31st December, 1918	2,169	$4,833,060 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	$192.988 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	165.256 95
Amount of premium notes received during the year 1918	56,776 00

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Robert Baird	New Hamburg (R.R. 1), Ont.
Thos. E. West	Woodstock, Ont.
Charles D. Brown	New Hamburg (R.R. 1), Ont.
John Walton	Woodstock, Ont.
Robert Smith	Hickson, Ont.
W. A. Beattie	Bright (R.R. 4), Ont.
Hy. Sippel	Bright (R.R. 1), Ont.
R. J. Thomas	Bright (R.R. 4), Ont.
Benjamin Bickell	Bright (R.R. 1), Ont.

Officers:

Robert Baird, President	New Hamburg (R.R. 1), Ont.
Thomas E. West, Vice-President	Woodstock, Ont.
D. R. Stauffer, Secretary-Treasurer	Bright (R.R. 1), Ont.

Auditors:

A. L. Currah	Bright (R.R. 1), Ont.
Albert Smart	Plattsville, Ont.

Unassessed premium note capital, $106,647.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Actual cash on hand at head office	$0 08	
Cash on deposit in Standard Bank, Bright, Ont.	305 49	
Cash on deposit in Standard Bank, Innerkip, Ont.	579 65	
		$885 22
Amount unpaid of assessments levied in 1918		476 80
Amount of unpaid assessments levied in prior years		.....
Amount of premium notes in force, after deducting all payments thereon and assessments levied		106,647 40
Office furniture and safe (not extended)	$40 00	
Total assets		$108,009 42

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$4,424 42	
Cash received at taking of application held by agents		$190 00
Cash received for assessments levied in 1918		5,052 95
" assessments levied prior to 1918		460 99
" interest		70 88
" transfer fees		3 00
Total receipts		$5,777 82

EXPENDITURE.

Expenses of management:		
Amount paid for printing, stationery and advertising		$52 60
" postage, telephone, telegrams and express		30 10
" salaries, directors' and auditors' fees		757 80
" rent		8 50
" statutory assessment and license fee		23 38
" travelling expenses		22 50
" fire marshal tax		9 44
" other expenses		5 00
Total expenses		$909 32
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		8,407 70
Total expenditure		$9,317 02

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$2,515,560 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	760	$2,332,650 00
Policies new and renewed during 1918	243	878,940 00
Gross number and amount in force during 1918	1,003	$3,211,590 00
Less expired and cancelled in 1918	232	696,030 00
Net risks in force 31st December, 1918	771	$2,515,560 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$117,688 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	106 647 40
Amount of premium notes received during the year 1918	41,521 00

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wm. Smith, M.P.	Columbus, Ont.
Noah Burkholder	Pickering, Ont.
G. B. Mothersill	Oshawa, Ont.
Peter Christie	Manchester, Ont.
Isaac T. Chapman	Kirby, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Oshawa, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
D. M. Morgan	Claremont, Ont.
Charles Calder, M.P.P.	Brooklin, Ont.
J. H. Devitt, M.P.P.	Burketon, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
Noah Burkholder, Vice-President	Pickering, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

Hiram Gifford	Cedar Dale, Ont.
W. F. Weir	Port Perry, Ont.

Unassessed premium note capital, $166,196.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of mortgages on real estate		$2,000 00
Amount of municipal and Loan Company debentures and Canada War Loan		35,630 59
Actual cash on hand at head office	$179 00	
Cash in Standard Bank, Oshawa	1,108 13	
		1,287 13
Amount of unpaid fixed payments, 1918		369 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$166,196 15	
Less residue of premium notes given for re-insurance	4,532 40	
		161,663 75
Interest accrued		517 13
Total assets		$201,468 10

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$580 51	
Cash received for fixed payments of 1918		$20,203 20
" fixed payments of prior years		563 00
" interest during 1918		1,958 63
" re-insurance on losses		1,500 00
" from other sources		5 00
Total receipts		$24,229 83

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission, fees and bonus	$2,912 11
" investigation and adjustment of claims	79 00
" salaries, directors' and auditors' fees	2,067 80
" travelling expenses	23 00
" statutory assessment and licence fee	59 58
" fire marshal tax	36 90
" printing, stationery and advertising	300 00
" postage, telephone, telegrams and freight	182 91
" rent	27 00
" other expenses	26 00
Total expenses of management	$5,714 30
Miscellaneous payments	
Cash paid for losses which occurred during 1918	16,883 41
" rebate	315 65
" re-insurance	609 85
Total expenditure	$23,523 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	One year or less	Two years.	Three years.	Total.
Mutual	$45,000 00	$41,250 00	$7,593,795 00	$7,680 045 00
Re-insurance	.....	.....	184,300 00	184,300 00
Net risks carried at 31st December, 1918	.....	.....	.....	$7,495,745 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	4,177	$6,927,220 00
Policies new and renewed during 1918	1,665	2,992,930 00
Gross number and amount in force during 1918	5,842	$9,920,150 00
Less expired and cancelled in 1918	1,424	2,240,105 00
Net risks in force, 31st December, 1918	4,418	$7,680,045 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	$1,315 10	$1,191 75	$217,531 85	$220,038 70
Amount of premium notes, after deducting all payments thereon and tssessments levied ..	1,153 95	971 15	164,071 05	166,196 15
Amount of premium notes received during the year 1918	1,659 50	940 35	81,296 55	83,896 40
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:				
(*a*) Cash paid up to 31st December, 1918	200 25	173 70	19,829 25	20,203 20
(*b*) Notes for fixed payment or assessments unpaid at 31st December, 1918	4 00	.....	365 50	369 50
Amount of premium notes given for re-insurance	.....	.....	$5,653 75	$5,653 75
Less payments made thereon ..	.....	.....	1,121 35	1,121 35
Residue of said premium notes for which the Company is still liable	.....	.....	$4,532 40	$4,532 40

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Andrew Schenk	Ayton, Ont.
Philip S. Schaus	Clifford, Ont.
M. E. Murray	Neustadt (R.R. 1), Ont.
Walter Ferguson	Holstein, Ont.
W. J. McNally	Walkerton, Ont.
Geo. W. Whetham	Clifford (R.R. 3), Ont.
C. J. Dickison	Mildmay, Ont.
Joseph Goodfellow	Dundalk, Ont.
Adam Ries	Clifford, Ont.
Robert Brigham	Hanover, Ont.
August Klages	Marmion, Ont.
D. Fischer	Ayton (R.R. 2), Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer	Ayton, Ont.

Auditors:

W. J. Forbes	Ayton, Ont.
James Booth	Ayton, Ont.

Unassessed premium note capital, $170,777.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of bonds, Dominion of Canada War Loan		$5,000 00
Cash in Royal Bank, Ayton, Ont.	$4,756 06	
Cash in Bank of Hamilton, Neustadt, Ont.	544 81	
Cash in Bank of Hamilton in Chesley	150 40	
		5,451 27
Amount of premium notes in force after deducting all payments thereon and assessments levied	$170,777 79	
Less residue of premium notes given for re-insurance	420 44	
		170,357 35
Total assets		$180,808 62

LIABILITIES.

Amount of loss reported—claim paid May 8th, 1919, as	$750 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$7,870 13	
Cash received for fixed payments of 1918		$7,352 31
" fixed payments of prior years		193 55
" interest		238 05
Total receipts		$7,783 91

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license		$38 46
" agents' fees		286 00
" law costs		45 50
" salaries, directors' and auditors' fees		995 60
" fire marshal tax		12 75
" travelling expenses		27 00
" rent		50 00
" printing, stationery and advertising		126 60
" postage, telephone, telegrams and express		207 95
" investigation and adjustment of claims		94 60
" other expenses		12 17
Total expenses of management		$1,896 63
Miscellaneous payments:		
Amount paid for losses which occurred during 1918		3,178 80
" re-insurance		36 56
" rebate		90 78
" investment, Canada War Loan (not extended)	$5,000 00	
Total expenditure		$5,202 77

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$1,609,850 00	$1,273,063 00	$1,090,545 00	$703,810 00	$4,677,268 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,702	$4,246,748 00
Policies new and renewed during 1918	571	1,624,280 00
Gross number and amount in force during 1918	2,273	$5,871,028 00
Less expired and cancelled during 1918	521	1,193,760 00
Net risks in force 31st December, 1918	1,752	$4,677,268 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One-year risks.	Two-year risks.	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$64,394 40	$50,922 50	$43,621 80	$28,152 40	$187,091 10
Amount of all premium notes, after deducting all payments thereon and assessments levied ..	61,818 79	46,859 60	38,417 30	23,682 10	170,777 79
Amount of premium notes received during the year 1918	.....	.....	.....	.....	64,971 60
Re-insurance.					
Amount of premium notes given by the Company for re-insurance	.....	.....	.....	.....	457 00
Less payments made thereon	.....	.....	.....	.....	36 56
Residue of premium notes for which the Company is still liable	.....	.....	.... .	.....	$420 44

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. Switzer	Lambeth, Ont.
Archie Walker	Muncey, Ont.
Duncan M. NcNeil	Strathroy, Ont.
E. Howlett	Southwold, Ont.
D. Limon	Strathroy, Ont.
John Hutcheson	Longwood, Ont.
R. Sutherland	Mount Brydges, Ont.
H. M. Smith	Mount Brydges, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Mount Brydges, Ont.

Unassessed premium note capital, $67,219.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount cash at head office	$9 69	
" Union Bank, Mount Brydges	2,468 89	
" Union Bank, Melbourne	991 18	
" Royal Bank, Strathroy	575 77	
" Bank of Montreal, London	135 20	
" Home Bank, Delaware	414 36	
		$4,595 09
Amount unpaid fixed payments of 1918		35 98
Amount of premium notes in force after deducting all payments thereon and assessments levied		67,219 80
Amount interest		14 80
Total assets		$71,865 67

Liabilities.

Amount of retained balance premium notes	$287 96
Total liabilities	$287 96

Receipts.

Cash balance at 31st December, 1917 (not extended)	$4,745 71	
Cash received at head office, fees (not extended)	186 00	
" as fixed payments of 1918		$5,627 08
" as fixed payments due in prior years		12 65
" as interest		160 39
" retained balance premium notes		105 35
" all other		9 12
Total receipts		$5,914 59

Expenditure.

Expenses of management:		
Amount paid for fees to agents (not extended)	$186 00	
" investigation and adjustment of claims		$39 00
" legal advice		2 00
" statutory assessment and license fee		22 56
" fire marshal tax		7 72
" travelling		3 75
" printing, stationery and advertising		114 35
" salaries, directors' and auditors' fees		627 30
" postage, telephone, telegrams and express		71 19
" janitor		5 00
" delegates, Underwriters' Association, and fee		30 10
Total expenses of management		$922 97
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		4,905 84
" rebate		212 70
" balance, retained note		23 70
Total expenditure		$6,065 21

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,570,367 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	928	$2,229,130 00
Policies new and renewed during 1918	372	1,182,707 00
Gross number and amount in force during 1918	1,300	$3,411,837 00
Less expired and cancelled in 1918	356	841,470 00
Net risks in force 31st December, 1918	944	$2,570,367 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$77,111 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,219 80
Amount of premium notes received during the year 1918	35,481 21
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,483 91

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Kenneth McKenzie ..... Teeswater, Ont.
F. G. Moffat ..... Teeswater, Ont.
Thos. B. Aitken ..... Teeswater, Ont.
A. Simpson ..... Teeswater, Ont.
Robert Grant ..... Formosa, Ont.

Officers:

Kenneth McKenzie, President ..... Teeswater, Ont.
F. G. Moffat, Vice-President ..... Teeswater, Ont.
D. McIntosh, Secretary-Treasurer ..... Teeswater, Ont.

Auditors:

John McRae ..... Teeswater, Ont.
Alex. McKague ..... Teeswater, Ont.

Unassessed premium note capital, $69,380.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Actual cash on hand at head office	$14 56	
Cash in Bank of Hamilton, Teeswater	4,652 48	
Cash in Molsons Bank, Teeswater	5,521 46	
		$10,188 50
Amount unpaid of assessments levied during 1918		755 77
Amount unpaid of assessments levied during previous years	$189 27	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		69,380 38
Total assets		$80,324 65

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$6,623 19	
Cash received for assessments levied in 1918		$3 615 38
" assessments levied in years prior to 1918		622 96
" interest		201 97
Total receipts		$4,440 31

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$148 00
" investigation of claims	14 00
" postage, telephone, telegrams and express	23 80
" statutory assessment and license	19 36
" salaries, directors' and auditors' fees	322 00
" printing, stationery and advertising	68 75
" fire marshal tax	6 09
" travelling expenses	12 00
" rent and caretaker	22 00
Total expenses of management	$636 00
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	239 00
Total expenditure	$875 00

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$1,949,392 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	858	$1,822,780 00
Policies new and renewed during 1918	236	669,150 00
Gross number and amount in force during 1918	1,094	$2,491,930 00
Less expired and cancelled in 1918	234	542,538 00
Net risks in force 31st December, 1918	860	$1,949,392 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company, and legally liable to assessment	$97,974 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	69,380 38
Amount of premium notes received during the year 1918	26,766 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Alex. L. Noble	Norval, Ont.
R. A. Thompson	Lynden, Ont.
S. R. Stuart	New Hamburg, Ont.
N. H. Stevens	Chatham, Ont.
Neil C. Sinclair	St. Thomas, Ont.
Alex. C. McLeod	Stratford, Ont.

Officers:

Alexander L. Noble, President	Norval, Ont.
R. A. Thompson, Vice-President	Lynden, Ont.
J. T. White, Secretary-Treasurer	Hamilton, Ont.

Auditors:

W. Anderson	Hamilton, Ont.
W. B. Anderson	Hamilton, Ont.

Unassessed premium note capital, $95,138.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of mortgage		$6,000 00
Bonds, debentures and Canada War Loan		263,790 52
Cash on hand, head office	$75 12	
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton	22,473 75	
		22,548 87
Amount unpaid of fixed payments of 1918		199 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		95,138 40
Amount interest accrued		6,152 70
Total assets		$393,829 79

LIABILITIES.

Amount of loss claim, under adjustment	7,500 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$6,983 54	
Cash received as fixed payments of 1918		$31,721 75
" as fixed payments due in prior years		697 00
" as interest		15,381 85
" from realization of investments, e.g., debentures, and other securities during 1918 (not extended)	$12,786 81	
" endorsement fees		37 50
" commissions		113 01
Total receipts		$47,951 11

Expenditure.

Expenses of management:		
Amount paid for commissions		$38 38
" law costs		143 59
" investigation and adjustment of claims		1 50
" statutory assessment and license fee (Ontario)		14 85
" fire marshal tax		51 80
" printing, stationery and advertising		318 97
" salaries, directors' and auditors' fees		4,823 00
" postage, telephone, telegrams, express and exchange		288 97
" travelling expenses		307 65
" fuel and light		6 00
" taxes		42 39
" rent		250 00
" other expenses		127 24
Total expenses of management		$6,414 34
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		22,691 08
" rebate		481 71
" re-insurance		47 65
" refund to members		9,687 81
" investments (not extended)	$5,000 00	
" Patriotic Funds, Red Cross, and other donations		850 00
Total expenditure		$40,172 59

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	One year or less.	Three years.	Total.
Mutual	$35,000 00	$1,326,450 00	$1,361,450 00
Re-insurance.			
Mutual			2,000 00
Net risks in force 31st December, 1918			$1,359,450 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	435	$1,250,320 00
Policies new and renewed during 1918	178	605,870 00
Gross number and amount in force during 1918	613	$1,856,190 00
Less expired and cancelled in 1918	159	494,740 00
Net risks in force 31st December, 1918	454	$1,361,450 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,225 00	$152,691 00	$153,916 00
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	95,138 40
Amount of premium notes received during the year 1918	.....	.....	61,657 00
Payments on premium notes of 1918, including all sums credited on said premium notes:			
Cash paid to 31st December, 1918	589 00	31,132 75	31,721 75
Notes for fixed payments or assessments unpaid at 31st December, 1918	.....	.....	199 30

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1887.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Murray	St. Paul's (R.R. 2), Ont.
John Dempsey	Stratford (R.R. 2), Ont.
Wm. Suhring	Stratford (R.R. 5), Ont.
Charles Baird	St. Mary's (R.R. 5), Ont.
James Muir	St. Mary's (R.R. 5), Ont.
Robert Armstrong	Rostock, Ont.

Officers:

John Murray, President	St. Paul's (R.R. 2), Ont.
John Dempsey, Vice-President	Stratford (R.R. 2), Ont.
Thos. H. Smith, Secretary-Treasurer	Sebringville (R.R. 1), Ont.

Auditors:

D. K. Erb	Stratford (R.R. 3), Ont.
Geo. Armstrong	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, $95,515.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Actual cash on hand at head office	$46 56	
Cash in British Mortgage Loan Co., Stratford	1,537 00	
Cash in Royal Bank, Stratford	1,960 10	
Cash in Sterling Bank, Sebringville	2,882 81	
		$6,426 47
Amount unpaid of assessments of 1918		132 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied		95,515 18
Total assets		$102,073 86

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$7,348 28	
Cash received for assessments levied in 1918		$3,902 95
" assessments levied in prior years		125 16
" interest		187 80
" gasoline engine permits		94 00
Total receipts		$4,309 91

EXPENDITURE.

Expenses of management:	
Amount paid for rent	$6 00
" statutory assessment and license	31 14
" salaries, directors' and auditors' fees	453 35
" printing, stationery and advertising	99 30
" investigation of claims	19 00
" postage, telephone, telegrams and express	34 10
" taxes	7 18
" other expenses	1 50
Total expenses of management	$651 57
Miscellaneous payments:	
Amount paid for losses incurred in 1918	4,580 15
Total expenditure	$5,231 72

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,434,465 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,034	$3,318,225 00
Policies new and renewed during 1918	374	1,243,225 00
Gross number and amount in force during 1918	1,408	$4,561,450 00
Less expired and cancelled in 1918	371	1,126,985 00
Net risks in force 31st December, 1918	1,037	$3,434,465 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$103,033 95
Amount of all premium notes on policies in force 31st December, 1918, after deducting all payments thereon and assessments levied	95,515 18
Amount of premium notes received during the year 1918	39,296 75

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1897.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

James Tolton ..... Walkerton, Ont.
Wm. Rowand ..... Walkerton, Ont.
R. J. Clancy ..... Chepstow, Ont.
Eckhardt Siegner ..... Mildmay, Ont.
Val. Fisher ..... Walkerton, Ont.
M. Bilger ..... Mildmay, Ont.

Officers:

James Tolton, President ..... Walkerton, Ont.
Wm. Rowand, Vice-President ..... Walkerton, Ont.
J. J. Schumacher, Manager ..... Walkerton, Ont.

Auditors:

James A. Lamb ..... Walkerton, Ont.
M. G. Dippel ..... Walkerton, Ont.

Unassessed premium note capital, $434,046.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Actual cash in hand at head office	$1,142 21	
Amount of deposit in Bank of Hamilton, Port Elgin	406 40	
" Bank of Commerce, Walkerton	5,569 02	
" Union Bank, Dundalk	785 39	
" Royal Bank, Cargill	4,393 54	
" Merchants Bank, Walkerton	1,865 00	
		$14,161 56
Amount unpaid of fixed payments of 1918		359 00
Prior instalments on fixed payments (not extended)	$366 26	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	434,046 46	
Less residue of premium notes given for re-insurance	9,669 11	
		424,377 35
Amount of interest accrued		43 10
Amount of office furniture (not extended)	$200 00	
Total assets		$438,941 01

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$183 99	
Cash received for fixed payments of 1918		$44,472 47
" prior years		66 32
" interest		171 13
" re-insurance on losses		138 34
" all other sources		158 12
Total receipts		$45,006 38

Expenditure.

Expenses of management:	
Amount paid for commission and fees	$1,910 50
" rent, fuel and light	50 00
" statutory assessment and license fee	137 81
" law costs	447 42
" travelling expenses	143 89
" salaries, directors' and auditors' fees	3,112 14
" fire marshal tax	77 51
" printing, stationery and advertising	683 03
" postage, telephone, telegrams and express	369 00
" investigation of claims	367 56
" taxes	25 20
" interest	24 97
" Mutual Underwriters' Association, fee, and all other	14 05
Total expenses of management	$7,363 08
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1918	377 63
" losses which occurred during 1918	19,420 22
" re-insurance	884 26
" rebate	254 62
" repayment of loan	2,729 00
Total expenditure	$31,028 81

Currency of Risks.

Amount of Policies in force 31st December, 1918.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$111,900 00	$71,500 00	$13,403,654 00	$4,030,335 00	$17,617,389 00
Less re-insurance	.....	.....	347,010 00	.....	347,010 00
Net risks actually carried by Company at 31st Dec., 1918	$111,900 00	$71,500 00	$13,056,644 00	$4,030,335 00	$17,270,379 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	8,004	$16,856,040 00
Policies new and renewed during 1918	2,589	5,777,565 00
Gross number and amount in force during 1918	10,593	$22,633,605 00
Less expired and cancelled in 1918	2,557	5,016,216 00
Net risks in force 31st December, 1918	8,036	$17,617,389 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	$3,597 00	$2,260 00	$402,799 00	$113,514 00	$522,170 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,947 65	1,954 18	336,711 04	92,433 59	434,046 46
Amount of premium notes received during 1917	3,597 00	1,308 00	153,301 00	29,742 00	187,948 00
Payments on premium notes of 1918, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1918					19,922 90

Re-insurance.

Amount of premium notes given by the Company for re-insurance	10,513 37
Less payments made thereon	844 26
Residue of premium notes for which the Company is still liable	$9,669 11

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Conrad Wilker ..... Tavistock, Ont.
A. H. Goring ..... Woodstock, Ont.
Edw. Caister ..... Tavistock, Ont.
E. J. Wettlaufer ..... Tavistock (R.R. 3), Ont.
A. Herman ..... Tavistock, Ont.
Wm. Kaufman ..... Tavistock, Ont.
John Pletsch ..... Stratford (R.R. 4), Ont.
Jas. McCallum ..... Stratford (R.R. 1), Ont.
D. Cook ..... New Hamburg (R.R. 3), Ont.

Officers:

Conrad Wilker, President ..... Tavistock, Ont.
A. H. Goring, Vice-President ..... Woodstock, Ont.
W. S. Russell, Secretary-Treasurer ..... Tavistock, Ont.

Auditors:

H. J. Mansz ..... New Hamburg, Ont.
Frank Corp ..... Woodstock, Ont.

Unassessed premium note capital, $208,709.88.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$677 76	
Cash in Standard Bank, Tavistock	7,233 26	
Cash in Royal Bank, Stratford	459 53	
		$8,370 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		208,709 88
Amount unpaid of assessments of 1918		499 29
Total assets		$217,579 72

LIABILITIES.

Amount of losses supposed or reported	$725 88

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$10,566 33	
Cash received for assessments levied during 1918		$6,006 10
" assessments levied prior to 1918		389 38
" interest		207 35
Total receipts		$6,602 83

EXPENDITURE.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees	$332 00
" law costs	100 00
" statutory assessment and license fee	39 65
" printing, stationery and advertising	79 55
" fire marshal tax	7 23
" postage, telephone, telegrams and express	47 55
" travelling expenses	24 00
" rent	15 00
" investigation of claims	92 05
" collecting assessment	90 00
" calendars	98 00
" other expenses	20 45
Total expenses of management	$945 48
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	7,853 13
Total expenditure	$8,798 61

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$4,675,700 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,458	$4,398,140 00
Policies new and renewed during 1918	421	1,409,540 00
Gross number and amount in force during 1918	1,879	$5,807,680 00
Less expired and cancelled in 1918	413	1,131,980 00
Net risks in force 31st December, 1918	1,466	$4,675,700 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$233,785 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	208,709 88
Amount of premium notes received during the year 1918	70,477 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1918	1,600 86

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1887.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Thomas E. Shearer	Listowel (R.R. 2), Ont.
James Moffatt	Monkton (R.R. 3), Ont.
S. J. Love	Atwood (R.R. 3), Ont.
George Cleland	Listowel (R.R. 2), Ont.
John S. Cowan	Atwood (R.R. 2), Ont.
D. B. Grieve	Millbank, Ont.
I. D. Smith	Atwood (R.R. 4), Ont.
J. K. Baker	Brussels (R.R. 3), Ont.
John Denstedt	Gadshill (R.R. 2), Ont.

Officers:

Thomas E. Shearer, President	Listowel (R.R. 2), Ont.
James Moffatt, Vice-President	Monkton (R.R. 3), Ont.
J. R. Hammond, Secretary-Treasurer	Atwood, Ont.

Auditors:

A. M. Sweeton	Atwood (R.R. 2), Ont.
James H. Thomson	Henfryn, Ont.

Unassessed premium note capital, $250,941.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of loan company debentures		$5,000 00
Cash on hand, head office	$133 66	
Cash in Bank of Hamilton, Atwood	5,543 74	
Cash in Sterling Bank, Monkton, Ont.	1,500 70	
		7,178 10
Amount unpaid of assessment levied during 1918		612 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		250,941 58
Total assets		$263,732 25

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1917 (not extended)	$6,650 94	
Cash received for assessments levied during 1918		$7,317 65
" assessments levied before 1918		365 73
" interest		348 95
Total receipts		$8,032 33

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$70 40
" postage, telephone, telegrams and express	67 35
" statutory assessment and license	44 01
" printing, stationery and advertising	80 80
" salaries, directors' and auditors' fees	509 20
" rent	12 00
" fire marshal tax	13 35
" taxes, Government and municipal	4 46
" sundries	11 45
Total expenses of management	$813 02
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	6,640 10
" losses which occurred prior to 1918	20 00
" rebate	32 05
Total expenditure	$7,505 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$5,377,110 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,480	$4,951,335 00
Policies new and renewed during 1918	482	1,847,975 00
Gross number and amount in force during 1918	1,962	$6,799,310 00
Less expired and cancelled on 1918	465	1,422,200 00
Net risks in force 31st December, 1918	1,497	$5,377,110 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

Amount of face value of all premium notes held by Company and legally liable to assessment	$268,855 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	250,941 58
Amount of premium notes received during the year 1918	92,398 75

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John McPhail ..... Iona, Ont.
Alex. McLachlin ..... Iona, Ont.
Archibald MacColl ..... Rodney, Ont.
John R. Gow ..... Dutton, Ont.
Jno. McPherson ..... Campbellton, Ont.
D. Carmichael ..... West Lorne, Ont.

Officers:

John McPhail, President ..... Iona, Ont.
Alex. McLachlin, Vice-President ..... Iona, Ont.
W. A. Galbraith, Secretary-Treasurer ..... Iona Station, Ont.

Auditors:

A. Carmichael ..... West Lorne, Ont.
D. C. McKellar ..... Dutton, Ont.

Unassessed premium note capital, $114,223.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash in Merchants Bank, West Lorne, Ont.	$1,040 69	
Cash in Royal Bank, Dutton	869 42	
		$1,910 11
Amount unpaid of fixed payments of 1918		696 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied		114,223 43
Total assets		$116,829 67

LIABILITIES.

Amount of reported fire loss	$75 00
Total liabilities	$75 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$887 86	
Amount of cash received for fixed payments of 1918		$9,601 61
" " fixed payments due in prior years		269 08
" " interest		21 07
" " other sources		18 00
Total receipts		$9,909 76

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$55 80
" bonus to agents	92 50
" interest	45 60
" travelling expenses	88 15
" postage, telephones, telegrams and express	48 12
" statutory assessment and license	30 52
" printing, stationery and advertising	27 75
" salaries, directors' and auditors' fees	447 20
" taxes	19 57
" rent	8 25
" other expenses	43 20
Total expenses of management	$906 66
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	6,377 16
" rebate	103 69
" repayment of loan	1,500 00
Total expenditure	$8,887 51

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$3,400,000 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,358	$3,239,365 00
Policies new and renewed during 1918	372	1,064,425 00
Gross number and amount in force during 1918	1,730	$4,303,790 00
Less expired and cancelled in 1918	403	903,790 00
Net risks in force 31st December, 1918	1,327	$3,400,000 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$136,000 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	114,223 43
Amount of premium notes received during the year 1918	42,577 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	3,193 27

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Pfaff	Zurich, Ont.
John P. Rau	Zurich, Ont.
John E. Sparrow	Varna, Ont.
Fred. Willert	Dashwood, Ont.
Christian Stade	Dashwood, Ont.
Wm. Lamont	Zurich, Ont.
Wm. Consit	Zurich, Ont.
Oscar F. Klopp	Zurich, Ont.
Stephen Webb	Grand Bend, Ont.

Officers:

John Pfaff, President	Zurich, Ont.
John P. Rau, Vice-President	Zurich, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Auditors:

Henry F. Pfile	Zurich, Ont.
Andrew F. Hess	Zurich, Ont.

Unassessed premium note capital, $229,335.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	$160 51
Amount unpaid of assessment levied during 1918	28 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	229,335 57
Total assets	$229,524 83

LIABILITIES.

Amount of borrowed money (promissory note)	$400 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$5,885 92	
Cash received for taking application (not extended)	960 00	
Cash received, fixed payment due in 1918		$1,061 84
Cash received for assessments levied prior to 1918		58 45
Cash received for interest		137 87
Cash received, borrowed		400 00
Cash received, refund from unknown source		40 00
Total receipts		$1,698 16

EXPENDITURE.

Expenses of management:		
Cash paid to agents in fees (not extended)	$960 00	
Amount paid for on applications filed with Board		$152 00
" investigation and adjustment of claims		114 60
" statutory assessment and license fee		47 67
" fire marshal tax		16 23
" printing, stationery and advertising		185 66
" salaries, directors' and auditors' fees		357 70
" travelling expenses		4 50
" postage, telephone, telegrams and express		99 60
" rent		39 00
" other expenses		5 00
Total expenses of management		$1,021 96
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		6,391 99
" rebate		9 62
Total expenditure		$7,423 57

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$5,858,760 00

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,030	$5,415,625 00
Policies new and renewed during 1918	640	1,904,070 00
Gross number and amount in force during 1918	2,670	$7,319,695 00
Less expired and cancelled in 1918	579	1,460,935 00
Net risks in force 31st December, 1918	2,091	$5,858,760 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$243,565 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	229,335 57
Amount of premium notes received during the year 1918	79,984 00

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST McGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wm. L. Corbett	Ailsa Craig (R.R. 2), Ont.
John D. Drummond	Ailsa Craig (R.R. 2), Ont.
Edgar Darling	Clandeboye (R.R. 1), Ont.
Weston Maguire	Clandeboye (R.R. 1), Ont.
A. E. Taylor	Parkhill (R.R. 3), Ont.
Wm. Nichols	Parkhill (R.R. 8), Ont.
John R. Potter	Parkhill (R.R. 8), Ont.
W. J. Colwell	Parkhill (R.R. 2), Ont.
John Robinson	Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President	Ailsa Craig (R.R. 2), Ont.
J. D. Drummond, Vice-President	Ailsa Craig (R.R. 2), Ont.
W. T. Amos, Secretary-Treasurer	Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh	Ailsa Craig (R.R. 2), Ont.
David Robinson	Ailsa Craig, Ont.

Unassessed premium note capital, $18,211.61.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Amount of Trust Company Guaranteed Investment receipts		$5,500 00
Amount of cash at head office	$123 42	
Amount of cash deposit at Bank of Commerce, Parkhill	2,168 82	
		2,292 24
Amount of unpaid fixed payments of 1918		57 00
Amount of notes or bills one year or more overdue (not extended)		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$18,211 61	
Less residue of premium notes given by Company for reinsurance	241 62	
		17,969 99
Amount office furniture (not extended) $162 50		
Total assets		$25,819 23

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$787 73	
Cash received as fixed payments of 1918		$2,390 65
" fixed payments of prior years		235 88
" interest		394 68
Total receipts		$3,221 21

Expenditure.

Expenses of management:	
Amount paid for commission	$96 00
" investigation and adjustment of claims	4 00
" statutory assessment and license fee	10 80
" salary, auditors' and directors' fees	226 00
" postage and express	5 80
" printing	87 90
" fire marshal tax	1 92
Total expenses of management	$432 42
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	4 10
" losses which occurred during 1918	1,144 65
" re-insurance	24 38
" rebate	111 15
Total expenditure	$1,716 70

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$809,405 00

Reinsurance.

On mutual system	9,750 00
Net risks actually carried by Company at 31st December, 1918	$799,655 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	457	$735,675 00
Policies new and renewed during 1918	197	353,020 00
Gross number and amount in force during 1918	654	$1,088,695 00
Less expired and cancelled in 1918	176	279,290 00
Net risks in force 31st December, 1918	478	$809,405 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$24,282 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,211 61
Amount of premium notes received during the year 1918	10,590 60
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,590 65
Notes for fixed payments unpaid	57 00

Re-insurance.

Amount of premium notes given by Company for re-insurance	292 50
Less payments made thereon	50 88
Amount of residue of said premium notes for which the Company is still liable	$241 62

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John W. Kingston	Watford, Ont.
James Smith	Sarnia, Ont.
Guilford Butler	Croton, Ont.
John P. McVicar	Alvinston, Ont.
A. G. Minielly	Wyoming, Ont.
Thos. Lithgow	Thedford, Ont.

Officers:

John W. Kingston, President	Watford, Ont.
James Smith, Vice-President	Sarnia, Ont.
W. G. Willoughby, Secretary-Treasurer	Watford, Ont.

Auditors:

Alex. Jamieson	Forest, Ont.
P. J. McEwen	Wyoming, Ont

Unassessed premium note capital, $133,052.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debentures and Dominion of Canada War Loan		$37,806 66
Cash on hand, head office	$113 15	
Cash in Industrial Mortgage and Savings Co., Sarnia	4,184 43	
Cash in Merchants Bank, Watford	7,521 11	
		11,818 69
Amount of instalments, fixed payments unpaid		1,248 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		133,052 36
Office furniture (not extended)	$150 00	
Total assets		$183,926 51

LIABILITIES.

Amount of fire loss (piano damaged, under repair)	$85 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$12,758 04	
Cash received as fixed payments of 1918		$24,141 99
" fixed payments of prior years		2,066 30
" interest		2,151 19
" gas engine permits		73 95
" re-insurance on losses		88 81
" other receipts		41 03
" from matured debenture (not extended)	$1,725 00	
Total receipts		$28,563 27

Expenditure.

Expenses of management:		
Amount paid for commission to agents		$2,744 00
" statutory assessment and license fee		83 46
" printing, stationery and advertising		228 00
" salaries directors' and auditors' fees		1,640 00
" postage, telephone, telegrams and express		211 98
" travelling expenses		29 20
" rent		13 00
" fire marshal tax		55 55
" investigation and adjustment of claims		125 90
" booklet (annual report)		63 00
" dues, Mutual Underwriters' Association		10 00
" law costs		10 00
" all other		5 00
Total expenses of management		$5,219 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		18,834 30
" re-insurance		833 48
" rebates		1,205 25
" investments (not extended)	$5,135 00	
Total expenditures		$26,092 12

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$10,536,690 00
Less re-insurance, cash system	109,242 00
Amount actually carried by Company at 31st December, 1918	$10,427,448 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	4,794	$9,958,531 00
Policies new and renewed during 1918	1,569	3,545,434 00
Gross number and amount in force during 1918	6,363	$13,503,965 00
Less expired and cancelled in 1918	1,550	2,967,275 00
Net risks in force 31st December, 1918	4,813	$10,536,690 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$210,997 61
Amount of all premium notes, after deducting all payments thereon and assessments levied	133,052 36
Amount of premium notes received during the year 1918	70,924 68
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	24,141 99
Notes for fixed payments unpaid 31st December, 1918	1,248 80

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Albert E. Hoskin	Cobourg, Ont.
S. W. Staples	Baltimore (R.R. 2), Ont.
Erwin Rosevear	Cold Springs, Ont.
Geo. H. Martyn	Port Hope, Ont.
John Greer	Bailieboro', Ont.
Benjamin Stewart	Baltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
S. W. Staples, Vice-President	Baltimore (R.R. 2), Ont.
J. Herbert Davidson, Treasurer	Camborne, Ont.
Thomas Hoskin, Secretary	Cobourg (R.R. 5), Ont.

Auditors:

Thos. Roberts	Port Hope (R.R. 1), Ont.
M. F. Ames	Plainville, Ont.

Unassessed premium note capital, $82,837.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value debentures and Canada War Loan			$9,000 00
Cash on hand, head office		$77 49	
Cash in Bank of Nova Scotia, Cobourg		2,550 03	
Cash in Bank of Toronto, Cobourg		3,182 06	
			5,809 58
Amount of fixed payments of 1918 unpaid			286 15
Amount of fixed payments of prior year unpaid (not extended)	$129 32		
Amount assessments levied prior to 1918	3 02		
Amount of premium notes after deducting all payments made and assessments levied		$82,837 97	
Less residue of premium notes given by Company for re-insurance		3,302 20	
			79,535 77
Amount of office furniture (not extended)	$190 00		
Total assets			$94,631 50

LIABILITIES.

Due agents, fees		$46 75
Total liabilities		$46 75

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$6,611 79	
Cash received as fixed payments of 1918		$7,062 77
" fixed payments of prior years		378 58
" assessments in years prior to 1918		2 18
" interest		589 92
" all other		42 87
Total receipts		$8,076 32

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commissions		$806 75
" statutory assessment and license fee		26 01
" investigation of claims		69 15
" salaries, directors' and auditors' fees		572 90
" printing, stationery and advertising		114 23
" postage, telephone, telegrams and express		47 30
" travelling expenses		16 85
" rent		14 00
" taxes		13 21
" Mutual Underwriters' Association fee		5 00
Total expenses of management		$1,685 40
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		4,669 22
" re-insurance		407 90
" rebate		333 85
" all other		
" investments, Canada War Loan (not extended)	$1,782 16	
Total expenditure		$7,096 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$2,811,135 00

Re-insurance.

On mutual system	133,225 00
Net risks actually carried by Company at 31st December, 1918	$2,677,910 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,691	$2,666,760 00
Policies new and renewed during 1918	592	1,003,200 00
Gross number and amount in force during 1918	2,283	$3,669,960 00
Less expired and cancelled in 1918	536	858,825 00
Net risks in force 31st December, 1918	1,747	$2,811,135 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessments	$106,007 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,837 97
Amount of premium notes received during the year 1918	36,838 57
Payment on premium notes of 1918, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1918	706,277

Re-insurance.

Amount of premium notes given by Company for re-insurance	4,116 75
Less payments made thereon	814 55
Amount of residue of said premium notes for which the company is still liable	$3,302 20

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Neil Galbraith	Parkhill (R.R. 2), Ont.
Wm. McCallum	Ailsa Craig (R.R. 1), Ont.
Neil P. McIntyre	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm	Parkhill (R.R. 7), Ont.
Alex. McLeish	Parkhill (R.R. 7), Ont.
John McLeish	Arkona, Ont.
George Brock	Strathroy, Ont.
D. Rose	Ailsa Craig (R.R. 1), Ont.
John Morrison	Parkhill (R.R. 7), Ont.

Officers:

Neil Galbraith, President	Parkhill (R.R. 2), Ont.
Wm. McCallum, Vice-President	Ailsa Craig (R.R. 1), Ont.
John A. McLeish, Secretary-Treasurer	Kerwood (R.R. 3), Ont.

Auditors:

Alex. McIntosh	Ailsa Craig (R.R. 1), Ont.
Dougald Campbell	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, $23,123.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office		$78 01	
" Standard Bank, at Ailsa Craig		3,787 99	
			$3,866 00
Amount unpaid, fixed payments of 1918			212 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied		$23,189 14	
Less residue given for re-insurance		65 25	
			23,123 89
Office furniture (not extended)	$54 00		
Total assets			$27,202 31

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$3,890 35	
Cash received as fixed payments of 1918		$2,114 63
" fixed payments of prior years		66 42
" interest during 1918		128 70
Total receipts		$2,309 15

EXPENDITURE.

Expenses of management:	
Amount paid for commission	$78 00
" rent	4 00
" statutory assessment and license	11 70
" fire marshal	3 84
" investigation and adjustment of claims	11 00
" printing, stationery and advertising	98 50
" salaries, directors' and auditors' fees	209 00
" postage, telephone, telegrams and express	20 48
Expenses of management	$436 52
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	1,870 00
" rebate	26 98
Total expenditure	$2,333 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$916,520 00
Re-insurance, Mutual System	2,900 00
Net risks	$913,620 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	477	$849,949 00
Policies new and renewed during 1918	192	375,601 00
Gross number and amount in force during 1918	669	$1,225,550 00
Less expired and cancelled in 1918	184	309,030 00
Net risks in force 31st December, 1918	485	$916,520 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$27,495 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,189 14
Amount of premium notes received during the year	12,334 68
Amount of premium notes given by Company for reinsurance	$87 00
Less payments made thereon	21 75
Residue of said notes for which the Company is still liable	$65 25

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

G. J. Carson	Domville (R.R. 1), Ont.
Robert Montgomery	Cardinal (R.R. 1), Ont.
James Bennett	Spencerville, Ont.
John F. Black	South Mountain, Ont.
William Holmes	Brockville, Ont.
Herbert Adams	Ventnor, Ont.
W. S. Render	Oxford Station (R.R. 2), Ont.
Alex Morrison	Rockspring, Ont.
Alexander Robinson	Prescott (R.R. 2), Ont.
John Goodwin	Spencerville (R.R. 2), Ont.
Joseph Wright	Brockville (R.R. 2), Ont.
Richard Connell	Spencerville (R.R. 2), Ont.
Richard McCaslin	Iroquois, Ont.
Andrew Donnen	Spencerville, Ont.
W. H. Buchanan	Kemptville, Ont.

Officers:

G. J. Carson, President	Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President	Cardinal (R.R. 1), Ont.
James Bennett, Manager	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer	Spencerville, Ont.

Auditors:

Arthur Johnston	Spencerville, Ont.
Archibald Fraser	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, $255,541.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Loan Company's debentures and Canada War Loan		$20,000 00
Cash on hand at head office	$259 50	
Cash in Royal Bank, Spencerville	7,442 93	
Cash in Molsons Bank, Iroquois	358 25	
		8,060 68
Unpaid instalments, fixed payments, premium notes		564 60
Unpaid fixed payments of prior years (not extended)	$160 95	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		255,541 38
Amount of accrued interest		120 00
Office furniture and safe (not extended)	$340 00	
Total assets		$284,286 66

Liabilities.

Amount of losses supposed or reported	$347 50

Receipts.

Cash balance at 31st December, 1917 (not extended)	$11,906 83	
Cash received for fixed payments of 1918		$19,550 60
" prior years		167 80
" interest		1,244 83
" transfer fees		21 00
" all other		71 40
" from matured debenture (not extended)	$5,000 00	
Total receipts		$21,055 63

Expenditure.

Expenses of management:		
Cash paid for postage, telephone, telegrams and express		$311 24
" fuel and light		25 25
" statutory assessments and license fee		78 31
" printing, stationery and advertising		280 15
" salaries, directors' and auditors' fees		1,478 45
" rent and taxes		105 23
" fire marshal tax		32 95
" travelling expenses		15 00
" investigation and adjustment of claims		185 40
" Underwriters' Association		5 00
" other expenses		18 14
Total expenses of management		$2,535 12
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		2,198 64
" losses which occurred during 1918		19,386 14
" rebate		281 88
" invested in Canada War Loan (not extended), $5,500 00		
Total expenditure		$24,401 78

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$9,806,950 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	4,934	$9,303,860 00
Policies new and renewed during 1918	1,728	3,564,580 00
Gross number and amount in force during 1918	6,662	$12,868,440 00
Deduct expired and cancelled in 1918	1,705	3,061,490 00
Net risks in force 31st December, 1918	4,957	$9,806,950 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$350.112 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	255,541 38
Amount of premium notes received during the year 1918	106,937 40
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	6,952 21

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

James Gardner	Owen Sound, Ont.
George Binnie	Priceville (R.R. 2), Ont.
T. J. Harkness	Owen Sound, Ont.
A. L. Donald	Tara, Ont.
P. C. McGregor	Owen Sound, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Owen Sound, Ont.
A. C. Patterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
L. Beaton	Owen Sound, Ont.
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.
Neil McDonald	Owen Sound, Ont.
L. E. Bowes	Strathnairn, Ont.
J. A. Lemon	Silcote, Ont.

Officers:

James Gardner, President	Owen Sound, Ont.
George Binnie, Vice-President	Priceville, Ont.
T. J. Harkness, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglas	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, $421,352 92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$7,500 00
Cash value of mortgages		7,000 00
Canada War Loan		2,973 24
Actual cash on hand	$337 48	
Cash in Owen Sound Loan and Savings Company	2,798 71	
Cash in Merchants Bank, Owen Sound	3,441 23	
Cash in Royal Bank, Owen Sound	860 23	
		7,437 65

Cash in agents' hands		290 86
Amount unpaid of fixed payments of 1918		733 24
Amount of interest due and accrued		100 00
Notes or due bills less than one year overdue		68 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$421,352 92	
Less residue of premium notes given for re-insurance	4,042 54	
		417,310 38
Total assets		$443,414 09

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$13,710 03	
Cash received as fixed payments of 1918		$39,024 18
" fixed payments of prior years		551 96
" interest		925 89
" rent		307 00
" other sources		53 20
Total receipts		$40,862 23

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$2,636 36
" taxes	185 63
" investigation and adjustment of claims	255 65
" statutory assessment and license	127 90
" fire marshal tax	68 66
" travelling expenses	17 95
" printing, stationery and advertising	347 67
" salaries, directors' and auditors' fees, etc.	2,106 70
" postage, telephone, telegrams and express	461 76
" fuel and light	55 32
" Trustees' bond	12 00
" law costs	6 00
" repairs	84 80
" honorarium to former Secretary	250 00
" Other expenses	125 98
Total expenses of management	$6,742 38
Miscellaneous payments:	
Cash paid for losses prior to 1918	193 00
" losses during 1918	36,787 20
" rebate	200 61
" re-insurance	162 68
" adding machine	375 50
Total expenditure	$44,461 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	One year or less.	Two years.	Three years.	Total.
Mutual	$94,975 00	$59,370 00	$16,619,921 00	$16,774,266 00
Re-insurance.				
Mutual	5,000 00	.....	74,065 00	79,065 00
Net risks	$89,975 00	$59,370 00	$16,545,856 00	$16,695,201 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	8,023	$15,570,125 00
Policies new and renewed during 1918	2,855	6,349,648 00
Gross number and amount in force during 1918	10,878	$21,919,773 00
Less expired and cancelled in 1918	2,700	5,145,507 00
Net risks in force at 31st December, 1918	8,178	$16,774,266 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$1,580 00	$1,451 00	$512,581 32	$515,612 32
Amount of all premium notes after deducting all payments thereon and assessments levied	1,288 56	1,238 29	418,826 07	421,352 92
Amount of premium notes received during the year	.....	.....	.....	188,862 09
Payment on premium notes of 1918, including all sums credited on said premium notes	.....	.....	.....	16,638 71
Notes for fixed payments unpaid, 1918	.....	.....	.....	38 72
B.—Reinsurance.				
Amount of premium notes given for re-insurance	.....	.....	.....	4,267 00
Less payments thereon	.....	.....	.....	224 46
Residue of said premium notes for which the Company is still liable	.....	.....	.....	$4,042 54

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Christian Johnson	Kingsville, Ont.
T. R. Clarke	Fletcher, Ont.
D. H. Brown	Chatham, Ont.
T. B. Harvey	Merlin (R.R. 2), Ont.
B. A. Squire	Cottam, Ont.
Frank Stokes	Dover Centre.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
Samuel Burk	Blenheim, Ont.
Charles T. Sellars	Kingsville, Ont.
Wm. W. Holmes	Comber, Ont.
A. E. Robinson	Charing Cross, Ont.

Officers:

Christian Johnson, President	Kingsville, Ont.
T. R. Clarke, Vice-President	Fletcher, Ont.
T. B. Harvey, Manager and Treasurer	Merlin, Ont.

Auditors:

J. H. Coatsworth	Kingsville, Ont.
Chas. Renwick	Wheatley, Ont.

Unassessed premium note capital, $109,011.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debentures and Canada War Loan		$10,212 99
Cash at head office	$61 52	
Cash in Merchants Bank, Wheatley	36 02	
Cash in Molsons Bank, Merlin	2,285 47	
		2,383 01
Amount unpaid of fixed payments at 1917		661 59
Prior instalments on fixed payments (not extended)	$61 84	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		109,011 93
Amount of office furniture and safe (not extended)	$300 00	
Total assets		$122,269 52

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$1,546 40	
Cash received as fixed payments of 1918		$16,160 80
" fixed payments of prior years		611 48
" interest		492 09
" transfer fees and all other		4 10
" realization of investments (not extended)	$6,353 39	
Total receipts		$17,268 47

Expenditure.

Expenses of management:	
Cash paid for commission	$2,022 25
" fire marshal tax	25 67
" law costs	42 00
" rent	9 00
" travelling expenses	251 55
" salaries, directors' and auditors' fees	705 00
" investigation of claims	131 45
" statutory assessment and license fee	35 64
" printing, stationery and advertising	137 75
" postage, telephones, telegrams and express	190 40
" Mutual Underwriters' Association	11 00
Total expenses of management	$3,561 71
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	11,316 13
" losses which occurred prior to 1918	1,400 00
" rebate	564 74
" re-insurance	34 29
" invested in debentures (not extended) $5,908 38	
Total expenditure	$16,876 87

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three-year risks.
Mutual	$5,163,622 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,870	$3,888,617 00
Policies new and renewed during 1918	1,062	2,396,165 00
Gross number and amount in force during 1918	2,932	$6,284,782 00
Less expired and cancelled in 1918	588	1,121,160 00
Net risks in force 31st December, 1918	2,344	$5,163,622 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$145,336 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	109,011 93
Amount of premium notes received during the year	67,291 78
Payments on premium notes of 1918, including all sums credited on said premium notes	16,160 80
Notes for fixed payments unpaid December 31st, 1918	661 59

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Oliver	Denfield, Ont.
Thos. Douglas	Strathroy, Ont.
John McLachlin	Komoka, Ont.
Dan. Fraser	Ilderton. Ont.
Wm. Hodgson	Ilderton, Ont.
Freeman G. Hughes	Denfield, Ont.
Peter Mitchell	Ilderton, Ont.
H. W. Harris	Denfield, Ont.
A. E. McKay	Ilderton, Ont.
Alexander Gray	Ilderton, Ont.
John S. Douglas	Strathroy, Ont.
Alex. Stewart	Ilderton, Ont.
L. Chapman	Denfield, Ont.
Joseph N. Atkin	Strathroy, Ont.
John W. Graham	Komoka, Ont.

Officers:

John Oliver, President	Denfield, Ont.
Thos. Douglas, Vice-President	Strathroy, Ont.
J. Marsh, Secretary-Treasurer	Ilderton, Ont.

Auditors:

Jno. McVicar	Komoka, Ont.
S. P. Brown	Ilderton, Ont.

Unassessed premium note capital, $37,819 36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value Loan Company debentures and War Loan		$11,000 00
Cash on hand at head office	$440 86	
Cash in Royal Bank, London	1,115 28	
		1,556 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied		37,819 36
Total assets		$50,375 50

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,980 56	
Cash received as fixed payments of 1918		$4,318 74
" fixed payments of prior years		7 13
" interest		481 72
Total receipts		$4,807 59

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$319 00
" statutory assessment and license fee	17 75
" law costs	4 00
" salaries, directors' and auditors' fees	368 00
" printing, stationery and advertising	78 65
" postage, telephone, telegrams and express	40 22
" investigation and adjustment of claims	18 00
" travelling expenses	25 00
" other expenses	25 48
Total expenses of management	$896 10
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	1,190 53
" rebate	145 38
Total expenditure	$2,232 01

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$1,777,632 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	767	$1,618,658 00
Policies new and renewed during 1918	307	720,375 00
Gross number and amount in force during 1918	1,074	$2,339,033 00
Less expired and cancelled in 1918	276	561,401 00
Net risks in force 31st December, 1918	798	$1,777,632 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1918.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessments	$193,359 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,819 36
Amount of premium notes received during the year 1918	21,611 25
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	4,318 74

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE,* ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

W. C. Hodgins	Denfield (R.R. No. 4), Ont.
T. N. Talbot	Ettrick (R.R. No. 1), Ont.
H. McGuffin	London (R.R. No. 5), Ont.
R. S. Douglas	Ilderton (R.R. No. 2), Ont.
B. C. Brooks	London (R.R. No. 7), Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Thorndale, Ont.
H. Needham	Ilderton (R.R. No. 4), Ont.
R. T. Shoebottom	Ettrick (R.R. No. 1), Ont.

Officers:

W. C. Hodgins, President	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary-Treasurer	London, Ont.

Auditors:

James Smibert	Ettrick, Ont.
J. E. Johnston	Ettrick, Ont.

Unassessed premium note capital, $75,911.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Loan Company's and Canada War Loan debentures		$15,500 00
Amount of cash at head office	$66 47	
Cash in Royal Bank, London	1,222 86	
Cash in Home Bank, London	499 46	
		1,788 79
Amount unpaid of fixed payments of 1918		127 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		75,911 41
Amount of interest due and accrued		133 50
Total assets		$93,461 50

* Also known as St. Johns.

Liabilities.

Amount of unpaid loss	$66 00
Amount due secretary	135 00
Amount due agents	270 00
Total liabilities	$471 00

Receipts.

Cash balance at 31st December, 1917 (not extended)	$2,308 87	
Cash received for fixed payments of 1918		$6,234 61
" fixed payments of prior years		76 35
" interest		883 92
Total receipts		$7,194 88

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$529 00
" Janitor	12 00
" investigation of claims	29 00
" statutory assessments and license	27 39
" printing, stationery and advertising	109 35
" fire marshal tax	10 98
" salaries, directors' and auditors' fees	520 00
" postage, telephone, telegraph and express	77 05
" Underwriters' Association	20 00
" other expenses	21 00
Total expenses of management	$1,355 77
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	6,245 46
" rebate	113 73
Total expenditure	$7,714 96

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,014,245 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,481	$2,841,165 00
Policies new and renewed during 1918	535	1,127,218 00
Gross number and amount in force during 1918	2,016	$3,968,383 00
Less expired and cancelled in 1918	490	954,138 00
Net risks in force 31st December, 1918	1,526	$3,014,245 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$90,596 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	75,911 41
Amount of premium notes received during the year 1918	33,894 09
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	6,234 61

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John R. Wissler	Elora, Ont.
Michael Heffernan	Arthur, Ont.
David Rea	Fergus, Ont.
Adam Boyle	Belwood (R.R. No. 4), Ont.
W. L. Gordon	Elora, Ont.
Wm. J. Deans	Fergus, Ont.

Officers:

John R. Wissler, President	Elora, Ont.
Michael Heffernan, Vice-President	Arthur, Ont.
James Beattie, Secretary-Treasurer	Fergus, Ont.

Auditors:

Col. J. J. Craig	Fergus, Ont.
John McClelland	Arthur, Ont.

Unassessed premium note capital, $95,048.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value debentures		$5,000 00
Cash on hand at head office	$168 66	
Actual cash in Imperial Bank, Fergus	53 95	
" Royal Bank, Fergus	211 84	
		434 45
Amount unpaid of fixed payments of 1918		707 04
Amount unpaid of fixed payments in prior years (not extended)	$930 49	
Amount of premium notes in force after deducting all payments thereon and assessments levied	95,048 78	
Less residue of premium notes given by the Company for re-insurance	168 70	
		94,880 08
Interest		141 76
Total assets		$101,163 33

LIABILITIES.

Amount of borrowed money—due Bank	$1,704 93

Receipts.

Cash balance at 31st December, 1917 (not extended)	$1,728 86	
Cash received as fixed payments of 1918		$6,398 14
" as fixed payments of prior years		445 80
" for interest		282 47
" borrowed money		2,000 00
" permits		1 80
Total receipts		$9,128 21

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$618 00
" investigation and adjustment of claims	157 55
" statutory assessment and license fee	31 16
" printing, stationery and advertising	133 25
" salaries, directors' and auditors' fees	865 37
" fire marshal tax	10 34
" postage, telephone, telegrams and express	68 38
" travelling expenses	10 00
" other expenses	6 00
Total expenses of management	$1,900 05
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	1,700 00
" losses which occurred during 1918	6,343 07
" rebate	179 50
" repayment of loans	300 00
Total expenditure	$10,422 62

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years
Mutual system	$3,505,791 00

Less Re-insurance.

On mutual system	9,000 00
Net risks carried at 31st December, 1918	$3,496,791 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,658	$3,319,716 00
Policies new and renewed during 1918	412	881,380 00
Gross number and amount in force during 1918	2,070	$4,201,096 00
Less expired or cancelled in 1918	339	695,305 00
Net risks in force 31st December, 1918	1,731	$3,505,791 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$114,503 87
Amount of all premium notes, after deducting all payments thereon and assessments levied	95,048 78
Amount of premium notes received during the year 1918	28,677 72
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	1,879 70
Notes for fixed payments up to 31st December, 1918	181 79

Re-insurance.

Amount of residue of premium notes given by Company for re-insurance	168 76

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Jas. H. Davis	Belton (R.R. 1), Ont.
Wm. Colyer	Ingeroll (R.R. 3), Ont.
Alex. McDonald	Embro (R.R. 1), Ont.
Charles Youngs	Embro (R.R. 1), Ont.
Albert George	Dorchester, Ont.
James Henderson	Thamesford (R.R. 3), Ont.
Thomas Duffin	Thorndale (R.R. 4), Ont.
Geo. A. Monroe	Embro (R.R. 4), Ont.
D. M. Cole	Lakeside (R.R. 2), Ont.

Officers:

Jas. H. Davis, President	Belton (R.R. 1), Ont.
Wm. Colyer, Vice-President	Ingersoll (R.R. 4), Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
L. J. Pelton	Embro (R.R. 1), Ont.

Unassessed premium note capital, $322,938.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of debenture and telephone stock		$6,025 00
Cash on hand at head office	$79 47	
Amount of cash in Royal Bank, Thamesford	4,524 59	
		4,604 06
Amount unpaid of assessments levied in 1918		842 09
Amount unpaid of assessments levied prior to 1918		636 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		322,938 41
Total assets		$335,046 18

LIABILITIES.

Amount of rent of hall	$26 00
Amount of retained balance premium notes	86 65
Total liabilities	$112 65

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$4,540 92	
Cash received for application fees		$842 84
" assessments levied in 1918		11,910 42
" assessments levied before 1918		678 23
" interest		445 97
" retained premiums		90 00
" endorsement fees		55 33
Total receipts		$14,022 79

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	$879 00
" statutory assessment and license fee	60 90
" printing, advertising, postage, etc.	298 21
" rent	38 00
" salaries, directors' and auditors' fees	1,001 30
" investigation of claims	156 00
" travelling expenses	55 10
" fire marshal tax	19 74
" all other	21 00
Total expenses of management	$2,529 25
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	11,338 99
" rebate	91 41
Total expenditure	$13,959 65

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$7,637,580 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,495	$7,094,927 00
Policies new and renewed during 1918	939	3,051,470 00
Gross number and amount in force during 1918	3,434	$10,146,397 00
Less expired and cancelled in 1918	915	2,508,817 00
Net risks in force 31st December, 1918	2,519	$7,637,580 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$346,892 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	322,938 41
Amount of premium notes received during the year 1918	138,879 00

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

A. C. Parks	Napanee, Ont.
H. A. Baker	Moscow, Ont.
J. C. Hudgins	Selby, Ont.
Albert Hartman	Odessa, Ont.
M. N. Empey	Napanee, Ont.
R. W. Longmore	Wilton, Ont.

Officers:

A. C. Parks, President	Napanee, Ont.
H. A. Baker, Vice-President	Moscow, Ont.
W. R. Lott, Secretary-Treasurer	Napanee, Ont.

Auditors:

C. W. Neville	Napanee, Ont.

One vacant.

Unassessed premium note capital, $56,539.56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$555 75	
Cash on deposit in Royal Bank, Napanee	1,676 28	
Cash on deposit in Merchants Bank, Napanee	42 30	
		$2,274 33
Amount unpaid of fixed payments of 1918		375 90
Amount of prior instalments or fixed payment (not extended))	$16 05	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		56,539 56
Office furniture and safe (not extended)	$50 00	
Total assets		$59,189 79

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,523 56	
Cash received during 1918 for:		
" fixed payments of 1918		$5,754 30
" fixed payments of prior years		125 25
" interest		34 59
Total receipts		$5,914 14

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$927 89
" statutory assessment and license fee	19 71
" fuel and light	15 00
" printing, stationery and advertising	182 96
" salaries, directors' and auditors' fees	721 40
" postage, telephones, telegrams, express, etc.	61 00
" investigation and adjustment of claims	37 30
" rent	20 00
" taxes	41 63
" all other expenses	1 75
Total expenses of management	$2,028 64
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	3,999 52
" rebate	129 35
" re-insurance	5 84
Total expenditure	$6,163 35

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$1,878,040 00
Less re-insured	16,220 00
Net amount of risks at 31st December, 1918	$1,861,820 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,069	$1,866,404 00
Policies new and renewed during 1918	359	688,315 00
Gross number and amount in force during 1918	1,428	$2,554,719 00
Less expired and cancelled in 1918	400	676,679 00
Net risks in force, 31st December, 1918	1,028	$1,878,040 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$65,315 35
Residue of all premium notes on policies in force December 31st, 1918, after deducting all fixed payments thereon and assessments levied	56,539 56
Amount of premium notes received during the year 1918	24,108 71
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1913	2,196 95

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Alexander Nicholson	Lucknow, Ont.
Timothy Griffin	Lucknow (R.R. 7), Ont.
Wm. P. Reed	Lucknow (R.R. 7), Ont.
Wm. McQuillin	Lucknow, Ont.
John A. McKenzie	Kincardine, Ont.
James Girvin	Goderich, Ont.
H. L. Salkeld	Goderich (R.R. 1), Ont.
W. J. Thompson	Auburn (R.R. 2), Ont.
Isaac Hetherington	Sheppardton (R.R. 1), Ont.

Officers:

Alexander Nicholson, President	Lucknow, Ont.
Timothy Griffin, Vice-President	Lucknow (R.R. 7), Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, $242,813.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$11,880 00
Actual cash on hand at head office	$157 09	
Actual cash in Sterling Bank, Dungannon	6,602 97	
		6,760 06
Amount unpaid of fixed payments of 1918		417 20
Fixed payments, prior years (not extended)	$92 70	
Amount of premium notes in force after deducting all payments thereon and assessments levied		242,813 90
Total assets		$261,871 16

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$15,487 35	
Cash received for fixed payments of 1918		$13,608 80
" fixed payments due in prior years		171 80
" interest		641 02
" all other		23 20
Total receipts		$14,444 82

Expenditure.

Expenses of management:	
Amount paid for commission	$997 50
" rent	5 00
" fire marshal tax	23 21
" statutory assessment and license	53 11
" printing, stationery and advertising	90 97
" salaries, directors' and auditors' fees	1,181 00
" postage, telephone, telegrams and express	182 02
" travelling expenses	119 60
" investigation of claims	170 00
" all other	7 50
Total expenses of management	$2,829 91
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	14 75
" losses which occurred during 1918	8,472 85
" rebate	389 60
" special refund	9 60
Total expenditure	$11,716 71

Currency of Risks.

	Four years.
Mutual	$6,806,425 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	3,031	$6,106,125 00
Policies new and renewed during 1918	1,108	2,464,075 00
Gross number and amount in force during 1918	4,139	$8,570,200 00
Less expired and cancelled in 1918	941	1,763,775 00
Net risks in force 31st December, 1918	3,198	$6,806,425 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$272,257 00
Amount of premium notes, after deducting all payments thereon and assessments levied	242,813 90
Amount of premium notes received during the year 1918	98,563 00
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1918	4,928 15

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

T. Ryan	Dublin (R.R. 2), Ont.
Wm. Roy	Mitchell (R.R. 5), Ont.
Robert Norris	Staffa (R.R. 1), Ont.
J. L. Russell	Russeldale, Ont.
Wm. Brock	Granton (R.R. 1), Ont.
John T. Allison	Exeter (R.R.3), Ont.

Officers:

Thos. Ryan, President	Dublin (R.R. 2), Ont.
Wm. Roy, Vice-President	Mitchell (R.R. 5), Ont.
Wm. A. Turnbull, Secretary-Treasurer	Kirkton (R.R. 1), Ont.

Auditors:

John Kay	Cromarty (R.R. 1), Ont.
J. S. Ballantyne	Hensall (R.R. 1), Ont.

Unassessed premium note capital, $167,441.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Cash value of mortgages		$5,000 00
Cash value of bonds, Canada War Loan		1,000 00
Cash on hand at head office	$109 38	
Cash in Bank of Commerce, Exeter	3,674 23	
		3,783 61
Amount of unpaid assessments levied during 1918		213 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied		167,441 28
Interest accrued		200 00
Total assets		$177,638 59

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$3,208 69	
Cash received for assessments levied in 1918		$8,919 60
" assessments levied before 1918		206 80
" interest		531 66
Cash borrowed during 1918		2,000 00
Total receipts		$11,658 06

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	$224 50
" travelling expenses	47 45
" investigation and adjustment of claims	92 80
" statutory assessment and license	52 02
" fire marshal tax	15 37
" interest	35 25
" salaries, directors' and auditors' fees	702 38
" printing, stationery and advertising	127 75
" postage, telephones, telegrams and express	110 72
" rent	35 00
" legal and court costs	1 00
" other expenses	134 15
Total expenses of management	$1,578 39
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	297 00
" losses which occurred during 1918	9,703 00
" rebate	4 75
" repayment of loans	2,000 00
" donation to Red Cross Society	500 00
Total expenditure	$14,083 14

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$6 321,730 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,407	$5,968,090 00
Policies new and renewed during 1918	735	2,021,930 00
Gross number and amount in force during 1918	3,142	$7,990,020 00
Less expired or cancelled in 1918	701	1,668,290 00
Net risks in force 31st December, 1918	2,441	$6,321,730 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes legally liable to assessment	$187,609 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	167,441 28
Amount of premium notes received during the year 1918	59,895 55

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Jas. E. Carroll	Norwich, Ont.
F. W. Vardon	Springford, Ont.
A. W. Smith	Scotland, Ont.
J. R. Johnson	Springford, Ont.
T. J. Lammiman	Currie's, Ont.
J. W. Davis	Otterville, Ont.
William Scheil	Norwich, Ont.
Robt. Fewster	Norwich, Ont.
P. Slattery	Woodstock, Ont.

Officers:

Jas. E. Carroll, President	Norwich, Ont.
F. W. Vardon, Vice-president	Springford, Ont.
T. M. Cayley, Secretary	Norwich, Ont.

Auditors:

John McKee	Norwich, Ont.
A. W. De Long	Norwich, Ont.

Unassessed premium note capital, $213,386.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office		$646 32
Amount of unpaid instalments, fixed payments, 1918		716 45
Amount of unpaid fixed payments of prior years (not extended)	$40 10	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		213,386 76
Amount of balance due on fees		52 00
Total assets		$214,801 53

LIABILITIES.

Amount of unpaid fire loss claim	$800 00
Amount of borrowed money—due bank	600 00
Amount of interest	1 48
Total liabilities	$1,401 48

Receipts.

Cash balance at 31st December, 1917 (not extended)	$13 10	
Cash received for application fees		$631 50
" fixed payments of 1918		11,448 05
" fixed payments of prior years		547 40
" interest		36 35
" borrowed during 1917		593 50
Total receipts		$13,256 80

Expenditure.

Expenses of management:	
Amount paid for commission	$786 25
" Division Court costs	34 00
" investigation of claims	116 00
" salaries, directors' and auditors' fees	1,168 80
" stationery, printing, advertising and calendars	119 25
" postage, telephone, telegrams and express	159 75
" rent	50 00
" taxes	17 33
" statutory assessment and license	44 56
" fire marshal tax	20 54
" expenses, *re* Underwriters' meeting	42 25
" all other	94 45
Total expenses of management	$2,653 18
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	9,579 20
" rebate	391 20
Total expenditure	$12,623 58

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$5,455,960 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,936	$5,021,370 00
Policies new and renewed during 1918	636	1,962,765 00
Gross number and amount in force during 1918	2,572	$6,984,135 00
Less expired and cancelled in 1918	632	1,528,175 00
Net risks in force 31st December, 1918	1,940	$5,455,960 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$239,494 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	213,386 76
Amount of premium notes received during the year 1918	89,870 00
Amount of payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1918	4,122 65

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Jackson	Harriston, Ont.
Hugh W. Edgar	Gorrie, Ont.
A. E. Gallaher	Wroxeter, Ont.
John A. Bryans	Fordwich, Ont.
Alexander McKercher	Wroxeter, Ont.
James Kirton	Bluevale, Ont.

Officers:

John Jackson, President	Harriston, Ont.
Hugh W. Edgar, Vice-President	Gorrie, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Auditors:

T. R. Bennett	Wingham, Ont.
A. A. Graham	Fordwich, Ont.

Unassessed premium note capital, $609,445.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$1,300 00
Cash value bonds and debentures		18,100 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Standard Bank, Brussels	$455 06	
Cash in Royal Bank, Harriston	216 69	
Cash in Bank of Hamilton, Wroxeter	1,131 55	
		1,803 30
Amount unpaid of fixed payments of 1918		830 20
Amount unpaid of fixed payments of prior years (not extended)	$210 70	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		609,445 36
Amount of accrued interest		190 77
Office furniture and safe (not extended)	$200 00	
Total assets		$631,769 63

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$3,144 19	
Cash held by agents for fees or surveys (not extended)	884 00	
Cash received as fixed payments of 1918		$26,657 37
" fixed payments of prior years		271 80
" interest		1,284 88
" all other sources		149 12
" from investments (not extended)	$15,530 00	
Total receipts		$28,363 17

Expenditure.

Expenses of management:		
Amount paid for agents' commission		$1,755 25
" investigation and adjustment of claims		731 60
" statutory assessment and license		102 32
" fire marshal tax		47 00
" printing, stationery and advertising		357 43
" salaries, directors' and auditors' fees		1,676 40
" postage, telephone, telegrams and express		172 00
" rent		2 00
" fuel and light		52 59
" travelling expenses		50 00
" taxes (Government and Municipal)		68 43
" other expenses		49 70
Expenses of management		$5,064 72
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		227 05
" losses which occurred during 1918		27,009 90
" rebates		822 39
" invested (not extended)	$12,110 00	
Total expenditure		$33,124 06

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.	Total.
Mutual	$13,406,535 00	$13,406,535 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	5,513	$12,351,545 00
Policies new and renewed during 1918	1,795	4,585,490 00
Gross number and amount in force during 1918	7,308	$16,937,035 00
Less expired and cancelled in 1918	1,662	3,530,500 00
Net risks in force 31st December, 1918	5,646	$13,406,535 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$670,326 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	609,445 36
Amount of premium notes received during the year 1918	229,274 50
Payments on the premium notes of 1918, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1918	9,056 38
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1918	63 40

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

W. S. Dunnet	Lythmore, Ont.
R. E. King	Cayuga (R.R. 4), Ont.
Peter Kinnear	Cayuga (R.R. 4), Ont.
Allan Anderson	Caledonia (R.R. 3), Ont.
James Downey	Caledonia (R.R. 3), Ont.
David Smith	Hagersville (R.R. 5), Ont.

Officers:

W. S. Dunnet, President	Lythmore, Ont.
R. E. King, Vice-President	Cayuga (R.R. 4), Ont.
M. C. Senn, Secretary-Treasurer	Caledonia (R.R. 3), Ont.

Auditors:

Jno. F. Nelles	Caledonia (R.R. 3), Ont.
Alex. Dunnet	Hagersville (R.R. 3, Ont.

Unassessed premium note capital, $31,055.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$31 11	
Cash on hand at Standard Bank, Caledonia, Ont	1,358 80	
Cash on hand at Bank of Hamilton, Hagersville, Ont.	5 30	
		$1,395 21
Amount of unpaid assessments levied during 1917		12 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		31,055 81
Total assets		$32,463 77

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2,114 30	
Cash received for assessment levied in 1917		$17 14
" interest		49 12
Total receipts		$66 26

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$12 91
" printing, stationery and advertising	4 50
" salaries, directors' and auditors' fees	207 90
" postage, telephone, telegrams and express	17 62
" travelling expenses	10 00
" dues, Underwriters' Association	3 00
	$255 93
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	529 42
Total expenditure	$785 35

Currency of Risks.

Amount covered by Policies in force 31st December, 1198.

	Three years.
Mutual	$1,072,828 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	363	$1,004,018 00
Policies new and renewed during 1918	135	418,148 00
Gross number and amount in force during 1918	498	$1,422,166 00
Less expired and cancelled in 1918	129	349,338 00
Net risks in force 31st December, 1918	369	$1,072,828 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$32,658 52
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,055 81
Amount of premium notes received during 1918	12,715 00

THUNDER BAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MURILLO, ONT.

Commenced business January 1st, 1918.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

R. McKenzie ..... Murillo, Ont.
J. R. Hutchison ..... Slate River, Ont.
Thomas Hughes ..... Murillo, Ont.
A. W. Trewin ..... Slate River, Ont.
F. N. Carter ..... Murillo, Ont.
E. T. Ross ..... Port Arthur, Ont.

Officers:

R. McKenzie, President ..... Murillo, Ont.
J. R. Hutchison, Vice-President ..... Slate River, Ont.
A. McGillivray, Secretary-Treasurer ..... Murillo, Ont.

Auditors:

Chas. R. B. Hill ..... Murillo, Ont.
John W. McArthur ..... Murillo, Ont.

Unassessed premium note capital, $4,746.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$74 47
Amount of premium notes in force after deducting all payments thereon	4,746 75
Total assets	$4,821 22

LIABILITIES.

Amount of borrowed money	$100 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$2 61	
Cash received at taking of application		$100 50
" as fixed payments due in 1918		607 51
Total receipts		$708 01

Expenditure.

Expenses of management:	
Cash paid to agents in fees	$100 50
Cash paid for solicitors ' fees	14 00
" license fee	5 00
" salaries, directors' and auditors' fees	352 00
" printing, stationery and advertising	118 58
" postage, telephones, telegrams and express	8 07
" premium, guarantee bond	10 00
Total expenses of management	$608 15
Miscellaneous payments:	
Cash paid for rebate	3 00
" patriotic grant	25 00
Total expenditure	$636 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$119,850 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917—(nil).		
New policies written during 1918	67	$121,050 00
Gross number and amount in force during 1918	67	$121,050 00
Less cancelled in 1918	1	1,200 00
Net risks in force 31st December, 1918	66	$119,850 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$5,402 26
Amount of premium notes, after deducting all payments made thereon	4,746 75
Amount of premium notes received during the year 1918	5,402 26
Payments on the premium notes of 1918	607 51

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Theo. Cunningham	Windham Centre, Ont.
A. R. Reid	Lynedoch, Ont.
George Erwin	Simcoe, Ont.
Wilson Porter	Port Dover, Ont.
Alfred Roberts	Simcoe, Ont.
Nelson Clement	Vanessa, Ont.
J. S. Benn	Courtland, Ont.
William A. Bowyer	Simcoe, Ont.
S. N. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Fred. Curtis	St. Williams, Ont.

Officers:

Theo. Cunningham, President	Windham Centre, Ont.
A. R. Reid, Vice-President	Lynedoch, Ont.
N. Stanley Boughner, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Joseph Gilbertson	Simcoe, Ont.
Frank Shearer	Simcoe, Ont.

Unassessed premium note capital, $82,736.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash on hand at head office	$42 52	
Cash in Molsons Bank, Simcoe	75 25	
		$117 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied		82,736 35
Amount unpaid of fixed payments of 1918		204 29
Total assets		$83,058 41

LIABILITIES.

Amount of unpaid fire loss claims	$1,633 82
Amount of borrowed money (promissory notes)	6,500 00
Amount of interest accrued	212 00
Total liabilities	$8,345 82

Receipts.

Cash balance at 31st December, 1917 (not extended)	$162 90	
Cash received as fixed payments of 1918		$7,692 99
" fixed payments of prior years		142 97
" borrowed during 1918		6,000 00
" all other sources		1 44
Total receipts		$13,837 40

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$1,189 47
" printing, stationery and advertising	65 90
" statutory assessment and license	24 28
" fire marshal tax	13 24
" taxes	18 24
" salaries, directors' and auditors' fees	725 32
" travelling expenses	6 00
" rent	110 00
" postage, telephone and express	72 93
" fuel and light	16 60
" interest	197 03
" other expenses	29 53
Total expenses of management	$2,468 54
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1918	165 66
" losses which occurred during 1918	6,943 70
" rebate	104 63
" in repayment of loan	4,200 00
Total expenditure	$13,882 53

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$2,543,020 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,547	$2,446,625 00
Policies new and renewed during 1918	416	726,100 00
Gross number and amount in force during 1918	1,963	$3,172,725 00
Less expired and cancelled in 1918	421	629,705 00
Net risks in force 31st December, 1918	1,542	$2,543,020 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$101,339 20
Amount of all premium notes, after deducting all payments made thereon and assessments levied	82,736 35
Amount of premium notes received during the year 1918	29,044 00
Payment on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,200 64

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

John Collins	Burford, Ont.
U. O. Kendrick	Cainsville, Ont.
Chas. McIntyre	Scotland, Ont.
Duncan W. Miller	St. George, Ont.
James Polley	Harley, Ont.
A. W. Vansickle	Onondaga, Ont.
Francis Thomson	Cainsville, Ont.
Edward Knight	Vanessa, Ont.
E. L. Smith	Scotland, Ont.

Officers:

John Collins, President	Burford, Ont.
U. O. Kendrick, Vice-President	Cainsville, Ont.
J. A. Messecar, Secretary-Treasurer	Brantford, Ont.

Auditors:

R. W. Hamilton	Cainsville, Ont.
P. M. Button	Scotland, Ont.

Unassessed premium note capital, $101,573.77.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$5,000 00
Amount of cash at head office	$11 86	
Cash in Canadian Bank of Commerce, Brantford	8,701 77	
		8,713 63
Amount of unfixed payments of 1918		821 41
Amount of fixed payments, prior years (not extended)	$505 95	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		101,573 77
Amount of interest		
Total assets		$116,108 81

LIABILITIES.

Amount of unpaid losses	$168 50

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$3,621 21	
Cash received for fees		$22 00
" fixed payments of 1918		12,535 39
" fixed payments, prior years		567 51
" interest during 1918		520 38
" payments, 1919, in advance		63 93
" transfer fees		71 32
Total receipts		$13,780 53

EXPENDITURE.

Expenses of management:	
Amount paid for commission	$1,044 00
" taxes	31 26
" rent	150 00
" statutory assessment and license fee	42 58
" printing, stationery and advertising	95 65
" salaries, directors' and auditors' fees	1,217 78
" investigation and adjustment of claims	23 30
" postage, telephones, telegrams and express	97 95
" special clerical help	12 00
" all other	33 00
Total expenses of management	$2,747 52
Miscellaneous payments:	
Cash paid for losses which occurred during 1918	5,728 85
" rebate	211 74
Total expenditure	$8,688 11

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$4,951,420 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	1,977	$4,768,965 00
Policies new and renewed during 1918	532	1,425,635 00
Gross number and amount in force during 1918	2,509	$6,194,600 00
Less expired and cancelled during 1918	600	1,243,180 00
Net risks in force 31st December, 1918	1,909	$4,951,420 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$165,103 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	101,573 77
Amount of premium notes received during the year 1918	37,966 32
Payments on premium notes of 1918, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1918	12,535 39

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

J. B. McKenzie	Nanticoke, Ont.
John Mitchell	Jarvis, Ont.
J. N. Howard	Hagersville, Ont.
J. J. Parsons	Jarvis, Ont.
David McBurney	Jarvis (R.R. 3), Ont.
J. W. Roulston	Hagersville (R.R. 5), Ont.
Joseph Awde	Hagersville (R.R. 5), Ont.
Geo. E. Pond	Nanticoke, Ont.
David Lindsay	Hagersville, Ont.

Officers.

J. B. McKenzie, President	Nanticoke, Ont.
John Mitchell, Vice-President	Jarvis, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont.

Auditors.

Jas. A. McKenzie	Jarvis (R.R. 3), Ont.
James Williamson	Jarvis, Ont.

Unassessed premium note capital, $85,431.86.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$2,500 00
Cash at head office	$74 15	
Cash in Bank of Hamilton, Jarvis	4,416 89	
		4,491 04
Cash in agents' hands		33 25
Amount unpaid of fixed payments of 1918		349 66
Amount unpaid of fixed payments of prior years (not extended)	$63 02	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		85,431 86
Total assets		$92,805 81

LIABILITIES.—NONE.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$1,767 52	
Cash received at taking of application:		
Held by agents for fees (not extended)	206 00	
Received at head office		$103 00
Cash received as fixed payments of 1918		5,586 22
" as fixed payments due in prior years		190 09
" for interest		79 25
" other		124 70
Total receipts		$6,083 26

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$206 00	
Amount paid for taxes		$36 74
" law costs		823 19
" investigation and adjustment of claims		22 50
" statutory assessment and license		23 81
" fire marshal tax		10 98
" travelling expenses		75 00
" printing, stationery and advertising		106 00
" salaries, directors' and auditors' fees		670 10
" postage, telephone, telegrams and express		69 50
" fuel and light		12 00
" all other		43 40
Total expenses of management		$1,893 22
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		850 00
" losses which occurred during 1918		524 68
" rebate		91 84
Total expenditure		$3,359 74

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$2,442,750 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	829	$2,386,700 00
Policies new and renewed during 1918	211	645,485 00
Gross number and amount in force during 1918	1,040	$3,032,185 00
Less expired and cancelled in 1918	233	589,435 00
Net risks in force 31st December, 1918	807	$2,442,750 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$99,493 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	85,431 86
Amount of premium notes received during the year 1918	26,385 53
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	1,550 10
Notes for fixed payments or assessments unpaid at 31st December, 1918	33 25

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Charles F. Jackson ..... Port Stanley, Ont.
Mungo McNab ..... Iona Station, Ont.
Edgar Silcox ..... Shedden, Ont.
John G. Chapman ..... St. Thomas. Ont.
Chas. F. Heidt ..... Shedden, Ont.
W. A. Dewer ..... Port Stanley, Ont.

Officers:

Charles F. Jackson, President ..... Port Stanley, Ont.
Mungo McNab, Vice-President ..... Iona Station, Ont.
John H. Sells, Secretary-Treasurer ..... Shedden, Ont.

Auditors:

L. K. McCollum ..... Iona Station, Ont.
Justin G. Moore ..... Shedden, Ont.

Unassessed premium note capital, $71,557.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value Loan Company debentures		$2,000 00
Cash on hand at the head office	$23 74	
Cash on deposit in Sterling Bank, Shedden, Ont.	607 21	
Cash on deposit, Home Bank, Lawrence Station	881 67	
Cash on deposit, Molsons Bank, St. Thomas	1,050 48	
		2,563 10
Amount unpaid of assessments levied during 1918		838 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,557 96
Total assets		$76,959 06

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$7,846 75	
Cash received for assessments levied in 1918		$5,399 00
" assessments levied prior to 1918		698 76
" interest		189 48
" borrowed during 1918		1,000 00
Total receipts		$7,287 24

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	$53 75
" statutory assessment and license	20 81
" printing, stationery, advertising	22 72
" salaries, directors' and auditors' fees	379 00
" postage, telephone, telegrams and express	39 00
" rent	12 00
" tax for fire marshal	9 34
" interest	13 00
Total expenses of management	$549 62
Miscellaneous payments:	
Amount paid for losses which occurred during 1918	9,010 80
" rebate	10 47
" repayment borrowed money	1,000 00
Total expenditure	$10,570 89

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Four years.
Mutual	$2,107,975 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	768	$2,006,570 00
Policies new and renewed during 1918	217	656,020 00
Gross number and amount in force during 1918	985	$2,662,590 00
Less expired and cancelled in 1918	222	554,615 00
Net risks in force 31st December, 1918	763	$2,107,975 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$84,319 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,557 96
Amount of premium notes received during the year 1918	26,240 80

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1918 unpaid.	Assessments of 1918 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma Mutual			7,877 50					34,578 64				42,456 14	1
2 Amherst Island		3,000 00	2,182 18					10,616 06				15,798 24	2
3 Ayr Farmers'			4,696 51			829 10	81 20	203,838 26				209,445 07	3
4 Bay of Quinte			2,273 98		144 35			37,240 40				39,658 73	4
5 Bertie and Willoughby			22 50		370 37			93,830 01				94,222 88	5
6 Blanshard		1,000 00	9,518 20			233 65		71,546 08				82,297 93	6
7 Blenheim, North			885 22			476 80		106,647 40				108,009 42	7
8 Brant County		5,000 00	8,713 63		821 41			101,573 77				116,108 81	8
9 Canadian Millers		269,790 52	22,548 87		199 20			95,138 40	6,152 70			393,829 79	9
10 Caradoc Farmers'			4,595 09		35 98			67,219 80	14 80			71,865 67	10
11 Clinton Township			3,430 79		167 48	160 97		83,235 59				86,994 83	11
12 Culross			10,188 50			755 77		69,380 38				80,324 65	12
13 Dereham & W. Oxford			4,327 03		681 25			111,803 39				116,811 67	13
14 Dorchester N. & S		10,000 00	12,172 74		1,196 87			165,134 65				188,504 26	14
15 Downie			6,426 47			132 21		95,515 18				102,073 86	15
16 Dufferin Farmers'		3,000 00	8,691 82					160,281 53				171,973 35	16
17 Dumfries, North, and Waterloo, South		14,500 00	2,605 12			885 68	52 36	316,107 16			39 00	334,189 32	17
18 Dunwich Farmers'			1,910 11		696 13			114,223 43				116,829 67	18
19 Easthope, South			8,370 55			499 29		208,709 88				217,579 72	19
20 Ekfrid			5,882 48		314 66			74,531 19				80,728 33	20
21 Elma Farmers'		5,000 00	7,178 10			612 57		250,941 58				263,732 25	21
22 Eramosa		14,000 00	2,675 78		318 45			74,871 60				91,865 83	22
23 Erie Farmers'			4,371 93			119 62		96,098 87				100,590 42	23
24 Farmers' Central			14,161 56		359 00			424,377 35	43 10			438,941 01	24
25 Farmers' Union		16,425 00	7,589 33		3,816 80			307,523 23	667 36			336,021 72	25
26 Formosa		500 00	8,418 98	464 33	667 14			219,926 05				229,976 50	26
27 Germania		5,000 00	5,451 27					170,357 35				180,808 62	27
28 Glengarry Farmers'			17,666 39					136,075 34				153,741 73	28

29	Grand River			809 22				153 29	82,672 20				83,634 71	29
30	Grenville Patron		20,000 00	8,060 68		564 60			255,541 38	120 00			284,286 66	30
31	Grey and Bruce			16 77		606 55			105,459 63				106,082 95	31
32	Guelph Township			1,808 81		52 84			24,168 10				26,029 75	32
33	Halton Union		5,000 00	7,220 95					221,464 65		133 35		233,818 95	33
34	Hamilton Township		9,000 00	5,809 58		286 15			79,535 77				94,631 50	34
35	Hay Township			160 51			28 75		229,335 57				229,524 83	35
36	Hopewell Creek			14 13			874 52		54,077 60				54,966 25	36
37	Howick Farmers'	1,300 00	18,200 00	1,803 30		830 20			609,445 36	190 77			631,769 63	37
38	Howard Farmers'		3,000 00	2,428 77		267 55			146,636 45				152,332 77	38
39	Kent and Essex		10,212 99	2,383 01		661 59			109,011 93				122,269 52	39
40	Lambton Farmers'		37,806 66	11,818 69		1,248 80			133,052 36				183,926 51	40
41	Lanark Farmers'		3,000 00	1,921 36		811 86			220,702 26				226,435 48	41
42	Lennox and Addington			2,274 33		375 90			56,539 56				59,189 79	42
43	Lobo		11,000 00	1,556 14					37,819 36				50,375 50	43
44	London Township		15,500 00	1,788 79		127 80			75,911 41	133 50			93,461 50	44
45	McGillivray		5,500 00	2,292 24		57 00			17,969 99				25,819 23	45
46	McKillop			3,586 08		506 45			165,256 95				169,349 48	46
47	Maple Leaf		37,630 59	1,287 13		369 50			161,663 75	517 13			201,468 10	47
48	Nichol Mutual		5,000 00	434 45		707 04			94,880 08	141 76			101,163 33	48
49	Nissouri		6,025 00	4,604 06			842 09	636 62	322,938 41				335,046 18	49
50	Norfolk Farmers'			117 77		204 29			82,736 35				83,058 41	50
51	North Kent			5,704 36		246 80			77,349 67				83,300 83	51
52	Oneida Farmers'			1,395 21				12 75	31,055 81				32,463 77	52
53	Osgoode		1,000 00	869 62					87,733 58				89,603 20	53
54	Otter Mutual			646 32		716 45			213,386 76			52 00	214,801 53	54
55	Oxford Farmers'			57 08			226 54	151 34	49,967 98				50,402 94	55
56	Peel and Maryboro	1,500 00	13,800 00	4,790 06		1,303 85			142,935 60				164,329 51	56
57	Peel County Farmers'		20,600 00	10,556 19	993 60	106 50			327,836 75				360,093 04	57
58	Prescott Farmers'		9,657 63	2,532 36		153 76			134,523 55				146,867 30	58
59	Puslinch			2,505 29			389 60	45 05	51,538 75				54,478 69	59
60	Saltfleet and Binbrook	400 00	15,000 00	4,087 33			382 65	98 08	134,063 28				154,031 34	60
61	Southwold Farmers'		2,000 00	2,563 10			838 00		71,557 96				76,959 06	61
62	Sydenham	7,500 00	9,973 24	7,437 65	290 86	733 24			417,310 38	100 00	68 72		443,414 09	62
63	Thunder Bay			74 47					4,746 75				4,821 22	63
64	Townsend Farmers'			393 24		148 78			52,540 40				53,082 42	64
65	Usborne and Hibbert		6,000 00	3,783 61			213 70		167,441 28	200 00			177,638 59	65
66	Walpole Farmers'	2,500 00		4,491 04	33 25	349 66			85,431 86				92,805 81	66
67	Waterloo, North		30,825 00	15,172 06			1,951 44	353 43	674,335 09	816 94			723,453 96	67
68	Wawanosh, West		11,880 00	6,760 06		417 20			242,813 90				261,871 16	68
69	Westminster Township		29,418 26	1,356 36					67,106 57				97,881 19	69
70	Williams, East			3,866 00		212 42			23,123 89				27,202 31	70
71	Yarmouth			275 27				42 28	62,575 08				62,893 13	71
	Totals	13,200 00	684,244 89	336,346 08	1,782 04	21,855 97	10,452 95	1,626 90	10,307,516 58	9098 06	202 07	91 00	11,386,416 54	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1918.

	Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,304	1,728,932 00	1
2	Amherst Island	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	214	333,024 00	2
3	Ayr Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,592	5,199,605 00	3
4	Bay of Quinte	.....	8 50	.....	.....	.....	.....	.....	.....	.....	8 50	1,290	2,470,765 00	4
5	Bertie and Willoughby	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,692	3,590,872 00	5
6	Blanshard	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	927	2,427,196 00	6
7	Blenheim, North	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	771	2,515,560 00	7
8	Brant County	168 50	.....	.....	.....	.....	.....	.....	.....	.....	168 50	1,909	4,951,420 00	8
9	Canadian Millers'	.....	.....	7,500 00	.....	.....	.....	.....	.....	.....	7,500 00	454	1,359,450 00	9
10	Caradoc Farmers'	.....	.....	.....	.....	.....	.....	.....	287 96	.....	287 96	944	2,570,367 00	10
11	Clinton Township	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,173	2,637,735 00	11
12	Culross	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	860	1,949,372 00	12
13	Dereham & W. Oxford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,044	3,066,237 00	13
14	Dorchester, N. and S.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,310	6,311,775 00	14
15	Downie	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,037	3,434,465 00	15
16	Dufferin Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,207	5,526,145 00	16
17	Dumfries, North, and Waterloo, South	2,600 00	.....	.....	.....	.....	.....	.....	.....	.....	2,600 00	2,515	7,966,935 00	17
18	Dunwich Farmers'	75 00	.....	.....	.....	.....	.....	.....	.....	.....	75 00	1,327	3,400,000 00	18
19	Easthope, South	.....	.....	725 88	.....	.....	.....	.....	.....	.....	725 88	1,466	4,675,700 00	19
20	Ekfrid	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,187	2,858,589 00	20
21	Elma Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,497	5,377,110 00	21
22	Eramosa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	894	1,733,370 00	22
23	Erie Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	977	2,624,580 00	23
24	Farmers' Central	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,036	17,270,379 00	24
25	Farmers' Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,854	11,712,716 00	25
26	Formosa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,368	7,774,710 00	26
27	Germania	750 00	.....	.....	.....	.....	.....	.....	.....	.....	750 00	1,752	4,677,268 00	27
28	Glengarry Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,334	6,239,800 00	28

29	Grand River	1,200 00									1,200 00	1,182	2,983,313 00	29
30	Grenville Patron	347 50									347 50	4,957	9,806,950 00	30
31	Grey and Bruce		850 00		6,000 00						6,850 00	3,117	5,711,518 00	31
32	Guelph Township											234	555,070 00	32
33	Halton Union											3,466	7,973,665 00	33
34	Hamilton Township							46 75			46 75	1,747	2,677,910 00	34
35	Hay Township				400 00						400 00	2,091	5,858,760 00	35
36	Hopewell Creek				1,000 00	41 25					1,041 25	604	1,124,674 00	36
37	Howick Farmers'											5,646	13,406,535 00	37
38	Howard Farmers'											2,289	5,604,625 00	38
39	Kent and Essex											2,344	5,163,622 00	39
40	Lambton Farmers'		85 00								85 00	4,813	10,427,448 00	40
41	Lanark Farmers'											5,345	8,888,902 00	41
42	Lennox and Addington											1,028	1,861,820 00	42
43	Lobo											798	1,777,632 00	43
44	London Township	66 00						270 00		135 00	471 00	1,526	3,014,245 00	44
45	McGillivray											478	799,655 00	45
46	McKillop											2,169	4,833,060 00	46
47	Maple Leaf											4,418	7,495,745 00	47
48	Nichol Mutual				1,704 93						1,704 93	1,731	3,496,791 00	48
49	Nissouri								86 65	26 00	112 65	2,519	7,637,580 00	49
50	Norfolk Farmers'	1,633 82			6,500 00	212 00					8,345 82	1,542	2,543,020 00	50
51	North Kent			138 00							138 00	1,340	2,978,830 10	51
52	Oneida Farmers'											369	1,072,828 00	52
53	Osgoode		1,800 00	50 00							1,850 00	883	1,993,945 00	53
54	Otter Mutual		800 00		600 00	1 48					1,401 48	1,940	5,455,960 00	54
55	Oxford Farmers'				2,000 00						2,000 00	698	1,547,895 00	55
56	Peel and Maryboro											3,580	9,217,300 00	56
57	Peel County Farmers'	2,917 50									2,917 50	4,421	11,778,169 00	57
58	Prescott Farmers'		2,160 00	1,300 00							3,460 00	2,955	5,478,010 00	58
59	Puslinch											750	2,087,010 00	59
60	Saltfleet and Binbrook											1,466	3,511,330 00	60
61	Southwold Farmers'											763	2,107,975 00	61
62	Sydenham											8,178	16,695,201 00	62
63	Thunder Bay				100 00						100 00	66	119,850 00	63
64	Townsend Farmers'				3,800 00						3,800 00	866	2,069,055 00	64
65	Usborne and Hibbert											2,441	6,321,730 00	65
66	Walpole Farmers'											807	2,442,750 00	66
67	Waterloo, North											5,439	14,183,682 00	67
68	Wawanosh, West											3,198	6,806,425 00	68
69	Westminster Township				7,967 74	184 90				360 00	8,512 64	1,010	2,564,695 00	69
70	Williams, East											485	913,620 00	70
71	Yarmouth	70 00			1,522 67	26 01					1,618 68	983	2,425,955 00	71
	Totals	9,828 32	5,703 50	9,713 88	31,595 34	465 64		316 75	374 61	521 00	58,519 04	148617	341,798,832 10	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1918

	Name of Company.	Fees or surveys.	Fixed payments, 1918.	Assessments, 1918.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, trans. fees Re-insur. Prems.	Re-insurance on Fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	703 50	6,763 20				143 86	14 50							7,625 06	1
2	Amherst Island		1,308 05				164 77	1 50							1,474 32	2
3	Ayr Farmers'	470 00		9,626 24		622 43	84 56				5,000 00		43 99		15,847 22	3
4	Bay of Quinte		7,000 80		96 15		74 00							7 40	7,178 35	4
5	Bertie & Willoughby		8,158 07		299 28		68 26	23 85							8,549 46	5
6	Blanshard			3,584 72		292 81	231 92								4,109 45	6
7	Blenheim, North	190 00		5,052 95		460 99	70 88	3 00							5,777 82	7
8	Brant County	22 00	12,535 39		567 51		520 38	71 32						63 93	13,780 53	8
9	Canadian Millers'		31,721 75		697 00		15,381 85	37 50						113 01	(a) 47,951 11	9
10	Caradoc Farmers'		5,627 08		12 65		160 39	6 60		105 35				2 52	5,914 59	10
11	Clinton Township		4,607 45	3,819 88	67 48		31 65								8,526 46	11
12	Culross			3,615 38		622 96	201 97								4,440 31	12
13	Dereham & W. Oxford			5,771 11		275 85	66 00								6,112 96	13
14	Dorchester, N. and S.		12,191 20		147 40		947 51								13,286 11	14
15	Downie			3,902 95		125 16	187 80	94 00							4,309 91	15
16	Dufferin Farmers'		11,547 29		76 45		636 35	87 25				387 45			(b) 12,734 79	16
17	Dumfries, North, and Waterloo, South	672 00		12,327 70		638 44	808 65	19 00			4,500 00		34 08		18,999 87	17
18	Dunwich Farmers'		9,601 61		269 08		21 07	18 00							9,909 76	18
19	Easthope, South			6,006 10		389 38	207 35								6,602 83	19
20	Ekfrid		5,472 96		236 39		107 01	2 00							5,818 36	20
21	Elma Farmers'			7,317 65		365 73	348 95								8,032 33	21
22	Eramosa		3,398 85		402 25		656 46		59 70						4,517 26	22
23	Erie Farmers'	342 00	474 16	6,112 07		91 15									7,019 38	23
24	Farmers' Central		44,472 47		66 32		171 13	17 88	138 34	16 74				123 50	45,006 38	24
25	Farmers' Union	1,720 00	27,080 82		4,481 15		1,035 40	16 79						124 00	(c) 34,458 16	25
26	Formosa		19,765 65		282 78		147 28		40 00			377 84			20,583 55	26
27	Germania		7,352 31		193 55		238 05								7,783 91	27
28	Glengarry Farmers'		15,248 56				326 89								15,575 45	28
29	Grand River			8,515 68			41 55	4 00							8,561 23	29
30	Grenville Patron		19,550 60		167 80		1,244 83	21 00					14 30	57 10	(d) 21,055 63	30

31	Grey and Bruce		14,574 31	810 92	659 30		87 95		77 50		6,000 00			24 00	(e)	22,233 98	31
32	Guelph Township		958 98		32 80		44 35							12		1,036 25	32
33	Halton Union		19,430 95		319 50		463 39		145 45							20,359 29	33
34	Hamilton Township		7,062 77		378 58	2 18	589 92						30 50	12.37		8,076 32	34
35	Hay Township		1,061 84			58 45	137 87				400 00			40 00		1,698 16	35
36	Hopewell Creek			3,762 80		166 75	65 70				3,300 00					7,295 25	36
37	Howick Farmers'		26,657 37		271 80		1,284 88			146 00			3 12		(f)	28,363 17	37
38	Howard Farmers'		11,023 95		266 80		101 25	40					4 40			11,396 80	38
39	Kent and Essex		16,160 80		611 48		492 09	4 10							(g)	17,268 47	39
40	Lambton Farmers'		24,141 99		2,066 30		2,151 19	76 95	88 81				38 03		(h)	28,563 27	40
41	Lanark		23,760 04		368 03		214 70							42 00		24,384 77	41
42	Lennox and Addington		5,754 30		125 25		34 59									5,914 14	42
43	Lobo		4,318 74		7 13		481 72									4,807 59	43
44	London Township		6,234 61		76 35		883 92									7,194 88	44
45	McGillivray		2,590 65		235 88		394 68									3,221 21	45
46	McKillop		9,056 65		509 65		78 16									9,644 46	46
47	Maple Leaf		20,203 20		563 00		1,958 63	5 00	1,500 00							24,229 83	47
48	Nichol Mutual		6,398 14		445 80		282 47	1 80			2,000 00					9,128 21	48
49	Nissouri	842 84		11,910 42		678 23	445 97	51 00		90 00				4 33		14,022 79	49
50	Norfolk Farmers'		7,692 99		142 97						6,000 00		1 44			13,837 40	50
51	North Kent		4,852 82		55 20		107 74	4 95								5,020 71	51
52	Oneida Farmers'					17 14	49 12									66 26	52
53	Osgoode		5,014 30				104 25							8 92		5,127 47	53
54	Otter Mutual	631 50	11,448 05		547 40		36 35				593 50					13,256 80	54
55	Oxford Farmers'			2,573 46		261 72					1,960 00					4,795 18	55
56	Peel and Maryboro		17,192 70		1,000 65		715 93							148 50		19,057 48	56
57	Peel County Farmers'	74 00	27,108 70		112 65		1,485 97					755 55				29,536 87	57
58	Prescott Farmers'		13,950 50		10 00		709 11								(i)	14,669 61	58
59	Puslinch			5,786 95		314 50	31 41	1 90			150 00					6,284 76	59
60	Saltfleet and Binbrook			7,028 93		909 81	700 96	6 50								8,646 20	60
61	Southwold Farmers'			5,399 00		698 76	189 48				1,000 00					7,287 24	61
62	Sydenham		39,024 18		551 96		925 89	31 02						329 18		40,862 23	62
63	Thunder Bay	100 50	607 51													708 01	63
64	Townsend Farmers'	322 00	6,160 63		79 36		7 13				2,800 00					9,369 12	64
65	Usborne and Hibbert			8,919 60		206 80	531 66				2,000 00				(j)	11,658 06	65
66	Walpole Farmers'	103 00	5,586 22		190 09		79 25						4 70	120 00		6,083 26	66
67	Waterloo, North			18,846 03		1,408 62	2,078 66								(k)	22,333 31	67
68	Wawanosh, West		13,608 80		171 80		641 02			23 20						14,444 82	68
69	Westminster T'p		5,637 44				1,894 10				7,967 74				(l)	15,499 28	69
70	Williams, East		2,114 03		66 42		128 70									2,309 15	70
71	Yarmouth		1,925 81			24 00	28 73	16 00			1,000 00					2,994 54	71
	Totals	6,193 34	615,192 24	140,690 54	17,929 39	8,631 86	44,935 36	637 81	2,049 80	381 29	44,671 24	1,520 84	174 56	1,220 88		884,229 15	

a. Not including $12,786.81 from Matured Investments.
b. Not including $1,000.00 repayment on mortgage.
c. Not including $450.00 repayment on mortgages.
d. Not including $5,000.00 from matured debentures.
e. Not including $2,700.00 repayment on mortgages.
f. Not including $15,530.00 from War Loan Bonds.
g. Not including $6,353.39 from investments and matured debentures.
h. Not including $1,725.00 from matured debentures.
i. Not including $1,558.58 from matured debentures.
j. Not including $5,000.00 from repayment on mortgage.
k. Not including $8,550.00 from repayment on mortgages.
l. Not including $2,310.30 from matured investment.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1918.

	Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund. rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.	
		Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.							
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	941 30	.....	.....	16 99	1,287 26	2,245 55	2,284 50	.....	67 85	.....	130 80	4,728 70	1
2	Amherst Island	262 73	.....	.....	7 29	154 26	424 28	20 00	.....	21 93	.....	.....	(b) 466 21	2
3	Ayr Farmers'	.....	.....	50 00	43 19	1,577 68	1,670 87	8,855 90	.....	.....	5,000 00	.....	15,526 77	3
4	Bay of Quinte	1,123 38	.....	.....	22 99	1,400 38	2,546 75	4,671 90	.....	114 05	.....	.....	7,332 70	4
5	Bertie & Willoughby	148 78	.....	.....	33 35	1,091 89	1,274 02	9,162 89	.....	110 41	.....	.....	10,547 32	5
6	Blanshard	.....	.....	.....	22 38	383 72	406 10	1,466 60	.....	.....	.....	.....	1,872 70	6
7	Blenheim, North	.....	.....	.....	23 38	885 94	909 32	8,407 70	.....	.....	.....	.....	9,317 02	7
8	Brant County	1,044 00	.....	.....	42 58	1,660 94	2,747 52	5,728 55	.....	211 74	.....	.....	8,688 11	8
9	Canadian Millers'	38 38	143 59	.....	14 85	6,217 52	6,414 34	22,691 08	47 65	481 71	.....	(a) 10,537 81	(c) 40,172 59	9
10	Caradoc Farmers'	.....	2 00	.....	22 56	898 41	922 97	4,905 84	.....	212 70	.....	23 70	6,065 21	10
11	Clinton Township	76 10	.....	.....	24 26	735 00	835 36	5,807 00	.....	47 22	.....	.....	6,689 58	11
12	Culross	148 00	.....	.....	19 36	468 64	636 00	239 00	.....	.....	.....	.....	875 00	12
13	Dereham & W. Oxford	.....	.....	.....	28 01	947 14	975 15	2,323 40	130 45	135 40	.....	.....	3,564 40	13
14	Dorchester, N. & S.	402 00	.....	.....	50 67	1,389 01	1,841 68	16,041 79	116 40	272 33	.....	50 00	(d) 18,322 20	14
15	Downie	.....	.....	.....	31 14	620 43	651 57	4,580 15	.....	.....	.....	.....	5,231 72	15
16	Dufferin Farmers'	664 50	39 85	.....	46 02	1,242 46	1,992 83	12,076 79	.....	95 97	.....	.....	14,165 59	16
17	Dumfries, North, and Waterloo, South	.....	.....	54 10	62 78	2,608 18	2,725 06	10,855 85	.....	.....	4,500 00	.....	(e) 18,080 91	17
18	Dunwich Farmers'	92 50	.....	45 60	30 52	738 04	906 66	6,377 16	.....	103 69	1,500 00	.....	8,887 51	18
19	Easthope, South	.....	100 00	.....	39 65	805 83	945 48	7,853 13	.....	.....	.....	.....	8,798 61	19
20	Ekfrid	96 00	10 00	.....	26 62	622 04	754 66	4,021 18	.....	120 43	.....	.....	4,896 27	20
21	Elma Farmers'	.....	.....	.....	44 01	769 01	813 02	6,660 10	.....	32 05	.....	.....	7,505 17	21
22	Eramosa	281 00	3 50	.....	18 53	422 06	725 09	454 25	433 55	23 10	.....	.....	(f) 1,635 99	22
23	Erie Farmers'	228 00	.....	.....	25 03	730 19	983 22	6,640 29	.....	34 94	.....	.....	7,658 45	23
24	Farmers' Central	1,910 50	447 42	24 97	137 81	4,842 38	7,363 08	19,797 85	884 26	254 62	2,729 00	.....	31,028 81	24
25	Farmers' Union	3,808 00	16 09	.....	89 55	2,272 37	6,186 01	26,344 19	451 60	936 95	.....	.....	33,918 75	25
26	Formosa	655 09	2 78	.....	66 12	1,726 20	2,450 19	9,180 87	761 11	118 21	.....	.....	(g) 12,510 38	26
27	Germania	286 00	45 50	.....	38 46	1,526 67	1,896 63	3,178 80	36 56	90 78	.....	.....	(h) 5,202 77	27
28	Glengarry Farmers'	1,219 81	.....	.....	53 57	1,360 64	2,634 02	5,918 20	.....	264 65	.....	.....	8,816 87	28
29	Grand River	.....	.....	.....	27 54	649 20	676 74	7,049 20	.....	15 30	10 77	.....	7,752 01	29
30	Grenville Patron	.....	.....	.....	78 31	2,456 81	2,535 12	21,584 78	.....	281 88	.....	.....	(i) 24,401 78	30
31	Grey and Bruce	1,568 27	4 02	263 00	47 56	2,055 65	3,938 50	15,586 91	395 03	227 00	5,000 00	.....	25,147 44	31

32	Guelph Township ...	95 00	.....	.....	9 12	230 26	334 38	74 24	25 80	10 94	.....	.....	445 36		32
33	Halton Union	1,565 00	.....	.....	66 60	2,126 28	3,757 88	12,992 49	874 40	1,177 73	.....	.....	18,802 50		33
34	Hamilton Township..	806 75	.....	.....	26 01	852 64	1,685 40	4,669 22	407 90	333 85	.....	.....	7,096 37	(j)	34
35	Hay Township	152 00	.....	.....	47 67	822 29	1,021 96	6,391 99	.....	9 62	.....	.....	7,423 57		35
36	Hopewell Creek.....	137 80	.....	.....	13 55	426 60	577 95	8,648 67	.....	.....	2,300 00	.....	11,526 62		36
37	Howick Farmers'....	1,755 25	.....	.....	102 32	3,207 15	5,064 72	27,236 95	.....	822 39	.....	.....	33,124 06	(k)	37
38	Howard Farmers' ...	.....	.....	.....	46 55	1,153 84	1,200 39	8,765 37	.....	177 85	.....	.....	10,143 61	(l)	38
39	Kent and Essex.....	2,022 25	42 00	.....	35 64	1,461 82	3,561 71	12,716 13	34 29	564 74	.....	.....	16,876 87	(m)	39
40	Lambton Farmers' ..	2,744 00	10 00	.....	83 46	2,381 63	5,219 09	18,834 30	833 48	1,205 25	.....	.....	26,092 12	(n)	40
41	Lanark Farmers'....	2,865 09	.....	.....	71 01	1,712 74	4,648 84	18,748 13	.....	238 94	.....	.....	23,635 91		41
42	Lennox & Addington.	927 89	.....	.....	19 71	1,081 04	2,028 64	3,999 52	5 84	129 35	.....	.....	6,163 35		42
43	Lobo	319 00	4 00	.....	17 75	555 35	896 10	1,190 53	.....	145 38	.....	.....	2,232 01	(o)	43
44	London Township ...	529 00	.....	.....	27 39	799 38	1,355 77	6,245 46	.....	113 73	.....	.....	7,714 96		44
45	McGillivray.....	96 00	.....	.....	10 80	325 62	432 42	1,148 75	24 28	111 15	.....	.....	1,716 70		45
46	McKillop	363 60	.....	.....	40 72	1,285 58	1,689 90	7,003 10	.....	257 85	.....	.....	8,950 85		46
47	Maple Leaf	2,912 11	.....	.....	59 58	2,742 61	5,714 30	16,883 41	609 85	315 65	.....	.....	23,523 21		47
48	Nichol Mutual	618 00	.....	.....	31 16	1,250 89	1,900 05	8,043 07	.....	179 50	300 00	.....	10,422 62		48
49	Nissouri	879 00	.....	.....	60 90	1,589 35	2,529 25	11,338 99	.....	91 41	.....	.....	13,959 65		49
50	Norfolk Farmers' ...	1,189 47	.....	197 03	24 28	1,057 76	2,468 54	7,109 36	.....	104 63	4,200 00	.....	13,882 53		50
51	North Kent.....	182 00	.....	.....	21 98	703 68	907 66	1,936 57	.....	71 01	.....	.....	2,915 24		51
52	Oneida Farmers.....	.....	.....	.....	12 91	243 02	255 93	529 42	.....	.....	.....	.....	785 35		52
53	Osgoode	251 25	.....	.....	18 65	651 01	920 91	4,238 10	.....	107 57	.....	.....	6,266 58	(p)	53
54	Otter Mutual.....	786 25	34 00	.....	44 56	1,788 37	2,653 18	9,579 20	.....	391 20	.....	.....	12,623 58		54
55	Oxford Farmers'....	5 00	.....	18 50	17 54	424 32	465 36	3,910 00	77 85	.....	310 00	.....	4,763 21		55
56	Peel and Maryboro'..	1,456 00	.....	.....	71 61	2,552 16	4,079 77	19,970 50	.....	428 45	.....	.....	23,578 72	(q)	56
57	Peel County Farmers'	1,447 25	.....	.....	94 17	3,711 63	5,253 05	22,622 70	500 85	785 01	.....	.....	29,161 61		57
58	Prescott Farmers'...	55 10	.....	.....	42 06	1,107 35	1,204 51	14,282 16	.....	339 63	.....	.....	15,826 30		58
59	Puslinch.....	.....	.....	80	21 09	323 55	345 44	5,064 17	.....	8 85	150 00	.....	5,568 46		59
60	Saltfleet and Binbrook	320 00	.....	.....	30 11	1,319 83	1,669 94	5,600 00	.....	.....	.....	.....	7,269 94	(r)	60
61	Southwold Farmers'.	53 75	.....	13 00	20 81	462 06	549 62	9,010 80	.....	10 47	1,000 00	.....	10,570 89	(s)	61
62	Sydenham	2,636 36	6 00	.....	127 90	3,972 12	6,742 38	36,980 20	162 68	200 61	.....	375 50	44,461 37	(t)	62
63	Thunder Bay.....	100 50	14 00	.....	5 00	488 65	608 15	.....	.....	3 00	.....	25 00	636 15		63
64	Townsend Farmers' .	322 00	.....	339 15	21 15	807 30	1,489 60	2,711 39	.....	50 53	5,295 00	.....	9,546 52		64
65	Usborne and Hibbert.	224 50	1 00	35 25	52 02	1,265 62	1,578 39	10,000 00	.....	4 75	2,000 00	500 00	14,083 14		65
66	Walpole Farmers' ...	.....	823 19	.....	23 81	1,046 22	1,893 22	1,374 68	.....	91 84	.....	.....	3,359 74		66
67	Waterloo, North.....	1,836 50	.....	.....	109 05	3,299 72	5,245 27	17,575 32	.....	38 17	.....	.....	22,858 76	(u)	67
68	Wawanosh, West....	997 50	.....	.....	53 11	1,779 30	2,829 91	8,487 60	.....	389 60	.....	9 60	11,716 71	(v)	68
69	Westminster Towns'p	206 00	.....	381 00	23 89	722 10	1,332 99	10,491 62	.....	519 70	.....	.....	12,424 31	(w)	69
70	Williams, East.....	78 00	.....	.....	11 70	346 82	436 52	1,870 00	.....	26 98	.....	.....	2,333 50		70
71	Yarmouth	76 50	.....	.....	23 90	705 38	805 78	2,673 89	.....	25 93	.....	.....	3,505 60		71
	Totals.....	46,006 01	1,748 94	1,422 40	2,876 32	97,328 99	149,382 66	630,814 15	6,813 93	13,838 17	34,294 77	11,652 41	846,796 09		

(a) Including Refund to Members, $9,687.81; Donations to Patriotic, Red Cross and Hospital Funds, $850.00. (b) Not including $1,891.08 invested War Loan. (c) Not including $5,000 invested War Loan. (d) Not including $9,000.00 invested War Loan. (e) Not including $3,000.00 invested Mortgage and War Loan. (f) Not including $5,000.00 invested War Loan. (g) Not including $500.00 invested War Loan. (h) Not including $5,000 invested War Loan. (i) Not including $5,500.00 invested War Loan (j) Not including $1,782.16 invested War Loan. (k) Not including $12,110.00 invested War Loan. (l) Not including $3,000 invested War Loan. (m) Not including $5,908.28 invested Municipal Debentures and War Loan. (n) Not including $5,135.50 invested War Loan. (o) Not including $4,000.00 invested Debentures and War Loan. (p) Not including $900.00 invested War Loan. (q) Not including $2,006.90 invested War Loan. (r) Not including $13,910.80 invested War Loan. (s) Not including $2,000 invested War Loan. (t) Not including $2,673.24 invested War Loan. (u) Not including $6,564.32 invested War Loan. (v) Not including $11,455.40 invested War Loan. (w) Not including $16,628.56 invested Municipal Debentures.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1918.

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1918.	Premium notes taken during year 1918.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,728,932 00	34,578 64	42,456 14	676,320 00	20,289 60	1
2	Amherst Island	333,024 00	10,616 06	15,798 24	163,849 00	6,517 96	2
3	Ayr Farmers'	5,199,605 00	203,838 26	209,445 07	2,072,400 00	88,804 00	3
4	Bay of Quinte	2,486,015 00	37,240 40	39,650 23	1,016,315 00	20,591 00	4
5	Bertie and Willoughby	3,590,872 00	93,830 01	94,222 88	1,324,380 00	40,278 13	5
6	Blanshard	2,427,196 00	71,546 08	82,297 93	903,545 00	29,338 47	6
7	Blenheim, North	2,515,560 00	106,647 40	108,009 42	878,940 00	41,521 00	7
8	Brant County	4,950,420 00	101,573 77	115,940 31	1,425,635 00	37,966 32	8
9	Canadian Millers'	1,361,450 00	95,138 40	386,329 79	605,870 00	61,657 00	9
10	Caradoc Farmers'	2,570,367 00	67,219 80	71,577 71	1,182,707 00	35,481 21	10
11	Clinton Township	2,637,735 00	83,235 59	86,994 83	914,680 00	33,125 47	11
12	Culross	1,949,392 00	69,380 38	80,324 65	669,150 00	26,766 00	12
13	Dereham and West Oxford	3,131,462 00	111,803 39	116,811 67	1,135,907 00	46,548 95	13
14	Dorchester, N. and S.	6,369,975 00	165,134 65	188,504 26	2,454,750 00	73,642 50	14
15	Downie Mutual	3,434,465 00	95,515 18	102,073 86	1,243,225 00	39,296 75	15
16	Dufferin Farmers'	5,526,145 00	160,281 53	171,973 35	2,113,900 00	73,653 33	16
17	Dumfries, N., and Waterloo, S.	7,966,935 00	316,107 16	331,589 32	2,425,920 00	104,497 00	17
18	Dunwich Farmers'	3,400,000 00	114,223 43	116,754 67	1,064,425 00	42,577 00	18
19	Easthope South	4,675,700 00	208,709 88	216,853 84	1,409,540 00	70,477 00	19
20	Economical Mutual	5,548,775 00	211,702 28	813,443 72	2,261,038 00	139,727 36	20
21	Ekfrid	2,858,589 00	74,531 19	80,728 33	1,037,370 00	31,121 10	21
22	Elma Farmers'	5,377,110 00	250,941 58	263,732 25	1,847,975 00	92,398 75	22
23	Eramosa Mutual	1,950,070 00	74,871 60	91,865 83	790,345 00	37,126 75	23
24	Erie Farmers'	2,624,580 00	96,098 87	100,590 42	589,150 00	23,708 00	24
25	Farmers' Central	17,617,389 00	424,377 35	438,941 01	5,777,565 00	187,948 00	25
26	Farmers' Union	11,838,816 00	307,523 23	336,021 72	4,164,785 00	141,831 93	26
27	Fire Insurance Exchange	425,404 00	5,984 54	37,696 14	442,154 00	13,438 70	27
28	Formosa Mutual	8,023,113 00	219,926 05	229,976 50	2,797,925 00	90,185 00	28
29	Germania Farmers'	4,677,268 00	170,357 35	180,058 62	1,624,280 00	64,971 60	29
30	Glengarry Farmers'	6,239,800 00	136,075 34	153,741 73	2,084,200 00	62,526 00	30

31	Gore District	5,539,825 33	221,023 00	862,618 02	1,959,210 00	131,395 00	31
32	Grand River	2,983,313 00	82,672 20	82,434 71	1,180,660 00	36,002 40	32
33	Grenville Patron	9,806,950 00	255,541 38	283,939 16	3,564,580 00	106,937 40	33
34	Grey and Bruce	5,885,646 00	105,459 63	99,232 95	2,209,144 00	69,108 00	34
35	Guelph Township	568,670 00	24,168 10	26,029 75	239,350 00	11,096 00	35
36	Halton Union	8,415,515 00	221,464 65	233,818 95	3,374,030 00	115,953 75	36
37	Hamilton Township	2,811,135 00	79,535 77	94,584 75	1,003,200 00	36,838 57	37
38	Hand-in-Hand	803,533 00	7,954 27	124,052 70	842,533 09	24,167 92	38
39	Hay Township	5,858,760 00	229,335 57	229,124 83	1,904,070 00	79,984 00	39
40	Hopewell Creek	1,124,674 00	54,077 60	53,925 00	322,960 00	16,563 00	40
41	Howard Farmers'	5,604,625 00	146,636 45	152,332 77	2,143,500 00	64,305 00	41
42	Howick Farmers'	13,406,535 00	609,445 36	631,769 63	4,585,490 00	229,274 50	42
43	Kent and Essex	5,163,622 00	109,011 93	122,269 52	2,396,165 00	67,291 78	43
44	Lambton Farmers'	10,536,690 00	133,052 36	183,841 51	3,545,434 00	70,924 68	44
45	Lanark County Farmers'	8,888,902 00	220,702 26	226,435 48	3,255,330 00	96,941 25	45
46	Lennox and Addington	1,878,040 00	56,539 56	59,189 79	688,315 00	24,108 71	46
47	Lobo	1,777,632 00	37,819 36	50,375 50	720,375 00	21,611 25	47
48	London Township	3,014,245 00	75,911 41	93,461 50	1,127,218 00	33,894 09	48
49	McGillivray	809,405 00	17,969 99	25,819 23	353,020 00	10,590 60	49
50	McKillop	4,833,060 00	165,256 95	169,349 48	1,271,870 00	56,776 00	50
51	Maple Leaf	7,680,045 00	161,663 75	201,468 10	2,992,930 00	83,896 40	51
52	Millers' and Manufacturers'	1,398,553 00	16,613 64	88,667 56	1,441,653 00	45,965 00	52
53	Monarch	185,185 00	6,088 97	54,040 69	206,585 00	3,853 10	53
54	Nichol Mutual	3,505,791 00	94,880 08	99,458 40	881,380 00	28,677 72	54
55	Nissouri	7,637,580 00	322,938 41	334,933 53	3,051,470 00	138,879 00	55
56	Norfolk Farmers'	2,543,020 00	82,736 35	74,712 59	726,100 00	29,044 00	56
57	North Kent	2,980,830 10	77,349 67	83,162 83	1,063,290 00	30,098 70	57
58	Oneida Farmers'	1,072,828 00	31,055 81	32,463 77	418,148 00	12,715 00	58
59	Osgoode	1,993,945 00	87,733 58	87,753 20	835,800 00	41,790 00	59
60	Otter Mutual	5,455,960 00	213,386 76	213,400 05	1,962,765 00	89,870 00	60
61	Oxford Farmers'	1,573,845 00	49,967 98	48,402 94	553,520 00	20,560 00	61
62	Peel and Maryboro'	9,217,300 00	142,935 60	164,329 51	3,465,600 00	69,656 50	62
63	Peel County	11,937,169 00	327,836 75	357,175 54	3,870,262 00	130,790 85	63
64	Perth	12,179,625 00	175,017 80	691,958 82	4,426,254 00	107,388 79	64
65	Prescott	5,478,010 00	134,523 55	143,407 30	2,283,235 00	68,497 05	65
66	Puslinch	2,087,010 00	51,538 75	54,478 69	772,515 00	23,490 45	66
67	Saltfleet and Binbrook	3,511,330 00	134,063 28	154,031 34	1,284,935 00	54,162 30	67
68	Southwold	2,107,975 00	71,557 96	76,959 06	656,020 00	26,240 80	68
69	Sydenham	16,774,266 00	417,310 38	443,414 09	6,349,648 00	188,862 00	69
70	Thunder Bay	119,850 00	4,746 75	4,721 22	121,050 00	5,402 26	70
71	Townsend	2,069,055 00	52,540 40	49,282 42	780,795 00	23,644 56	71
72	Usborne and Hibbert	6,321,730 00	167,441 28	177,638 59	2,021,930 00	59,895 55	72
73	Walpole Farmers'	2,442,750 00	85,431 86	92,805 81	645,485 00	26,385 53	73
74	Waterloo Mutual	10,269,678 00	228,701 76	844,601 50	3,699,447 00	134,394 90	74

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1918.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1918.	Premium notes taken during year 1918	
		$ c.	$ c.	$ c.	$ c.	$ c.	
75	Waterloo North	14,183,682 00	674,335 09	723,453 96	4,921,718 00	246,530 00	75
76	Wawanosh West	6,806,425 00	242,813 90	261,871 16	2,464,075 00	98,563 00	76
77	Wellington Mutual	619,028 00	23,062 27	58,903 20	204,703 00	12,958 24	77
78	Westminster Township	2,564,695 00	67,106 57	89,368 55	1,089,175 00	32,675 25	78
79	Williams East	916,520 00	23,123 89	27,202 31	375,601 00	12,334 68	79
80	Yarmouth	2,425,955 00	62,575 08	61,274 45	783,150 00	23,304 00	80
	Totals	381,206,576 43	11,203,605 11	14,914,350 85	138,067,738 00	4,952,301 41	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1909 to 1918, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1889 to 1918, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1909 to 1918, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1909	68 Purely Mutual Companies	297,333 88	11,667 75	120,573 49	.....
	13 Cash-Mutual Companies	657,028 47	18,735 79	38,845 94	.....
	5 Stock Companies	167,596 82	7,007 66	514 86	.....
	86 Companies	1,121,959 17	37,411 20	159,934 29	.....
1910	69 Purely Mutual Companies	409,451 68	12,075 15	201,057 36	.....
	13 Cash Mutual Companies	663,660 16	9,628 86	41,252 11	.....
	5 Stock Companies	167,649 23	4,266 67	2,600 61	.....
	87 Companies	1,240,761 07	25,970 68	244,910 08	.....
1911	69 Purely Mutual Companies	469,671 16	12,167 05	207,181 80	.....
	13 Cash-Mutual Companies	534,012 00	2,897 45	50,979 95	.....
	6 Stock Companies	192.012 12	2,394 78	4,495 26	.....
	88 Companies	1,195,695 28	17,459 28	262,657 01	.....
1912	69 Purely Mutual Companies	408,326 46	12,797 00	216,711 11	.....
	13 Cash-Mutual Companies	610,501 45	5,711 00	32,289 87	.....
	6 Stock Companies	205,683 00	4,269 35	13,281 13	.....
	88 Companies	1,224,510 91	22,777 35	262,282 11	.....
1913	69 Purely Mutual Companies	515,045 72	12,539 35	230,479 25	.....
	12 Cash-Mutual Companies	757,015 44	18,946 22	65,301 99	.....
	5 Stock Companies	187,845 75	954 27	9,323 11	.....
	86 Companies	1,459,906 91	32,439 84	305,104 35	.....
1914	70 Purely Mutual Companies	436,125 51	13,150 96	172,822 26	.....
	11 Cash-Mutual Companies	732,180 78	20,533 56	34,675 28	.....
	5 Stock Companies	223,380 17	3,818 36	3,991 90	.....
	86 Companies	1,391,686 46	37,502 88	211,489 44	.....
1915	70 Purely Mutual Companies	446,553 65	10,118 67	126,368 01	.....
	10 Cash-Mutual Companies	520,383 15	16,634 60	20,832 71	.....
	5 Stock Companies	277,882 86	3,264 48	1,803 10	.....
	85 Companies	1,244,819 66	30,017 75	149,003 82	.....
1916	70 Purely Mutual Companies	537,331 66	18,731 00	185,924 44	.....
	10 Cash-Mutual Companies	659,669 38	47,834 80	34,132 09	.....
	4 Stock Companies	265,006 92	6,302 00	1,873 37	.....
	84 Companies	1,462,007 96	72,867 80	221,929 90	.....
1917	70 Purely Mutual Companies	577,677 91	5,555 45	256.941 44	.....
	9 Cash-Mutual Companies	638,594 64	12,116 99	59,402 93	.....
	2 Stock Companies	200,731 65	5,208 25	10,379 48	.....
	81 Companies	1,417,004 20	22,880 69	326,723 85	.....
1918	71 Purely Mutual Companies	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies	222,112 04	947 77	11,123 85	.....
	82 Companies	1,647,909 07	26,841 23	227,984 57	79,908 66

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1889 to 1918, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523 19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925 052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,486.06	31,426.88	288,861,052.43	124,383.07	446,553.65
1916	70	10,211,106.27	48,152.38	302,138,372.22	132,656.25	537,331.66
1917	70	10,655,654.64	42,501.96	318,485,423.61	142,989.74	577,677.91
1918	71	11,386,416.54	58,519.04	341,798,832.10	149,382.66	*630,814.15

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1889 to 1918, both inclusive, $9,099,131.89.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1889 TO 1918, INCLUSIVE

Year.	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1889	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2599 = $25\frac{99}{100}$ cents.

WEATHER INSURANCE COMPANIES

(Mutual—R. S. O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Benson Williams	Exeter (R.R. 3), Ont.
Henry Rau	Zurich (R.R. 1), Ont.
James Scott	Cromarty, Ont.
W. T. Caldwell	Hensall, Ont.
S. Brokenshire	Crediton (R.R. 1), Ont.
D. Fotheringham	Brucefield, Ont.
Wm. B. Battler	Zurich, Ont.
Roger Northcote	Exeter (R.R. 1), Ont
Moses Geiger	Zurich, Ont.

Officers:

Benson Williams, President	Exeter (R.R. 3), Ont.
Henry Rau, Vice-President	Zurich (R.R. 1), Ont.
Chas. Monteith, Secretary-Treasurer	Woodham (R.R. 1), Ont

Auditors:

John Campbell	Exeter, Ont.
Henry Strang	Hensall (R.R. 1), Ont.

Unassessed premium note capital, $138,597.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan		$4,000 00
Cash on hand at head office	$27 60	
Cash in Molsons Bank, Hensall, Ont.	6,328 24	
		6,355 84
Amount unpaid for fixed payments of 1918		590 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,597 90
Total assets		$149,544 39

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$8,692 29	
Held by agents for fees (not extended)	924 00	
Cash received for fixed payments due in 1918		$6,987 75
" fixed payments due in prior years		211 55
" interest		396 78
" old safe		10 00
Total receipts		$7,606 08

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$924 00	
Amount paid for commission		$266 45
" investigation of claims		375 95
" statutory assessment and license fee		30 40
" printing, stationery and advertising		151 25
" salaries, directors' and auditors' fees		805 80
" postage, telephone, telegrams and express		88 60
" rent (directors' meetings)		9 00
" travelling expenses		500 05
" bank exchange on collections		71 85
" law costs		172 66
Total expenses of management		$2 472 01
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		3,852 47
" rebate		18 05
" invested, Canada War Loan (not extended)	$3,600 00	
Total expenditure		$6,342 53

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$3,541,275 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	2,703	$3,223,950 00
Policies new and renewed during 1918	924	1,168,500 00
Gross number and amount in force during 1918	3,627	$4,392,450 00
Less expired and cancelled in 1918	739	851,175 00
Net risks in force 31st December, 1918	2,888	$3,541,275 00

PREMIUM NOTES.

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$152,854 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,597 90
Amount of premium notes received during the year 1918	52,049 00
Payments on premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	2,600 45

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Wm. Park ..... Belwood (R.R.), Ont.
Willis Potter ..... Waldemar (R.R.), Ont.
E. A. Archibald ..... Grand Valley, Ont.
John Sime ..... Grand Valley, Ont.
Wm. Scaife ..... Grand Valley (R.R. 2), Ont.
James Corbett ..... Riverview, Ont.
F. H. Neil ..... Lucan, Ont.
M. Baker ..... Rodney (R.R.), Ont.
W. J. Jelly ..... Waldemar (R.R. 1), Ont.
N. J. Stanley ..... Denfield (R.R.), Ont.
John C. Ross ..... Jarvis, Ont.

Officers:

Wm. Park, President ..... Belwood (R.R.), Ont.
Willis Potter, Vice-President ..... Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary and Manager ..... Grand Valley, Ont.

Auditors:

E. H. Lindsay ..... Grand Valley, Ont.
J. A. Richardson ..... Grand Valley, Ont.

Unassessed premium note capital, $197,277.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Canada War Loan			$5,000 00
Cash value of mortgages			2,700 00
Cash in Royal Bank, Grand Valley	$11,985 46		
" The Union Bank, Shelburne	27 58		
" Home Bank, in various branches	68 37		
" Standard Bank, Lucan, Ont	59 78		
" Huron and Erie Mortgage Corporation, London, Ont.	64 37		
" Merchants Bank, in various branches	23 28		
" Dominion Bank, St. Thomas, Ont.	28 02		
" Canadian Bank of Commerce, Brantford, Ont.	3 20		
" Bank of Hamilton, various branches	57 41		
" Sterling Bank, Monkton, Ont., and Orangeville, Ont.	7 25		
" Merchants Bank, Mildmay	21 70		
" Canadian Bank of Commerce, Thedford	20 00		
" Standard Bank, Dublin	4 00		
" Bank of Toronto, Stayner	44 92		
" Bank of Montreal, London	9 16		
			12,424 50

Cash in agents' hands		224 31
Amount unpaid of fixed payments of 1918		1,679 90
Amount of premium notes, after deducting all payments thereon and assessments levied		197,277 79
Interest accrued		160 76
Office furniture and safe (not extended)	$300 00	
Total assets		$219,467 29

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$16,873 16	
Cash received as fixed payments due in 1918		$15,020 47
" fixed payments due in prior years		580 85
" interest		870 22
" transfer fees		48 37
" all other		344 07
" from realization of investments during 1918 (not extended)	$1,500 00	
Total		$16,863 98

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission		$1,705 34
" fuel and light		37 80
" investigation and adjustment of claims		805 94
" statutory assessment and license fee		58 40
" travelling expenses		294 85
" salaries, directors' and auditors' fees		2,417 00
" printing, stationery and advertising		232 27
" rent		78 00
" postage, telephone, telegrams and express		547 15
" taxes (Government and Municipal)		53 44
" law costs		170 66
Total expenses of management		$6,400 85
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1918		85 17
" losses which occurred during 1918		11,635 89
" rebates		190 73
" invested, War Loan (not extended)	$4,500 00	
Total expenditure		$18,312 64

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$7,408 005 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918	6,358	$6,777,760 00
Policies new and renewed during 1918	2,225	2,561,815 00
Gross number and amount in force during 1918	8,583	$9,339,575 00
Less expired and cancelled in 1918	1,792	1,931,570 00
Net risks in force at 31st December, 1918	6,791	$7,408,005 00

PREMIUM NOTES.

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$230,860 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	197,277 79
Amount of premium notes received during the year	80,716 25
Amount of premium notes of 1918, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1918	7,633 50

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

D. Bonis	St. Mary's, Ont.
Columbus Ross	Embro, Ont.
H. Hemsworth	Gowanstown, Ont.
George McIntosh	Embro, Ont.
S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
W. B. Murray	Woodstock, Ont.
J. R. Murray	Embro, Ont.
J. R. Calder	Kintore, Ont.
C. W. Carroll	Norwich, Ont.
Geo. J. Meldrum	Guelph, Ont.
John McLevin	Woodstock, Ont.
John Davidson	Britton, Ont.

Officers:

David Bonis, President	St. Mary's, Ont.
Columbus Ross, Vice-President	Embro, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

W. L. MacWhinnie	Woodstock, Ont.
Geo. B. Anderson	Lakeside, Ont.

Unassessed premium note capital, $218,013 67

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value bonds, debentures, securities and Canada War Loan		$33,000 00
Cash in Royal Bank, Woodstock		11,861 35
Amount unpaid of fixed payments of 1918		7,154 54
Amount unpaid, fixed payments, prior years (not extended)	$5,552 58	
Amount of premium notes, after deducting all payments thereon and assessments levied		218,013 67
Total assets		$270,029 56

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1917 (not extended)	$8,792 86	
Cash received for agents' fees		$555 00
" as fixed payments due in 1918		19,262 42
" as fixed payments due in prior years		3,517 46
" as interest		1,507 56
" all other		35 00
Total		$24,877 44

Expenditure.

Expenses of management:		
Cash paid for commission and bonus		$3,804 53
" law costs		110 00
" bank exchange		80 27
" salaries, directors' and auditors' fees		2,218 50
" printing, stationery and advertising		266 78
" postage, telephones, telegrams and express		504 37
" statutory assessments and license fee		76 95
" organization		295 90
" travelling expenses		383 75
" taxes		11 71
" investigation of claims		648 25
" rent		123 00
" other expenses		271 59
Total expenses of management		$8,795 60
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		7,954 25
" rebates		59 10
Cash invested in debentures (not extended)	$5,000 00	
Total expenditure		$16,808 95

Currency of Risks.

Amount covered by Policies in force 31st December, 1918.

	Three years.
Mutual	$12,451,160 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1917	6,370	$9,131,949 00
Policies new and renewed during 1918	3,413	5,624,390 00
Gross number and amount in force during 1918	9,783	$14,756,339 00
Less expired and cancelled in 1918	1,732	2,305,179 00
Net risks in force 31st December, 1918	8,051	$12,451,160 00

PREMIUM NOTES

On Policies in force 31st December, 1918.

Amount of face of all premium notes held by Company and legally liable to assessment	$264,169 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	218,013 67
Amount of premium notes received during the year 1918	117,129 00

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.

Income for the Year Ending 31st December, 1918.

Name of Company.	Fixed payments of 1918.	Fixed payments of prior years.	Assessments, 1918.	Interest.	Cash borrowed.	Agents' balances.	Fees or Surveys.	All other.	Total receipts.	From securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	6,987 75	211 55	.....	396 78	.....	.....	.....	10 00	7,606 08	.....
Ontario Farmers'	15,020 47	580 85	.....	870 22	.....	.....	.....	392 44	16,863 98	1,500 00
Western Farmers'	19,262 42	3,517 46	.....	1,507 56	.....	.....	555 00	35 00	24,877 44	.....
Totals	41,270 64	4,309 86	.....	2,774 56	.....	.....	555 00	437 44	49,347 50	1,500 00

Expenditures for the Year Ending 31st December, 1918.

Name of Company.	Expenses of Management.						Borrowed money repaid.	Losses.	Rebates.	All other.	Total.	Invested (not extended).
	Agents' commissions, etc.	Law costs.	Statutory assessment and license fees.	Interest.	Salaries and general expense account.	Total expense of management.						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	266 45	172 66	30 40	.....	2,002 50	2,472 01	.....	3,852 47	18 05	.....	6,342 53	3,600 00
Ontario Farmers'	1,705 34	170 66	58 40	.....	4,466 45	6,400 85	.....	11,721 06	190 73	.....	18,312 64	4,500 00
Western Farmers	3,804 53	110 00	76 95	.....	4,804 12	8,795 60	.....	7,954 25	59 10	.....	16,808 95	5,000 00
Totals	5,776 32	453 32	165 75	.....	11,273 07	17,668 46	.....	23,527 78	267 88	.....	41,464 12	13,100 00

WEATHER INSURANCE COMPANIES.

Assets for the Year Ending 31st December, 1918.

Name of Company.	Mortgages and Debentures.	Cash.	Fixed payments of 1918 unpaid.	Assessments of 1918 unpaid.	Unassessed premium note capital.	Interest accrued and all other assets.	Agents' balances.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	4,000 00	6,355 84	590 65	.....	138,597 90	.....	.....	149,544 39
Ontario Farmers'	7,700 00	12,424 50	1,679 90	.....	197,277 79	160 76	224 34	219,467 29
Western Farmers'	33,000 00	11,861 35	7,154 54	.....	218,013 67	.....	.....	270,029 56
Totals	44,700 00	30,641 69	9,425 09	.....	553,889 36	160 76	224 34	639,041 24

Liabilities for the Year Ending 31st December, 1918.

Name of Company.	Amount of supposed loss.	Other liabilities.	Borrowed money and bills payable.	Interest accrued.	Total liabilities.	Number of policies in force.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Huron Weather	.....	.....	.....	.....	.....	2,888	3,541,275 00
Ontario Farmers'	.....	.....	.....	.....	.....	6,791	7,408,005 00
Western Farmers'	.....	.....	.....	.....	.....	8,051	12,451,160 00
Totals	.....	.....	.....	.....	.....	17,730	23,400,440 00

The Provident Assurance Company

(OF MONTREAL, P.Q.)

INSURING IN ONTARIO. ACCIDENT, SICKNESS, GUARANTEE AND AUTOMOBILE INSURANCE

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, P.Q.

Chief Agent and Attorney for Ontario, George Wilkie, 120 Bay Street, Toronto, Ontario.

Organized, May 20th, 1905. Commenced business in 1906.

Licensed in Ontario to transact Accident, Sickness, Guarantee and Automobile Insurance.

Names and addresses of the Directors and Officers for the year 1919:

Directors:

Jos. d'Halewyn	Montreal, P.Q.
H. Schetagne	Montreal, P.Q.
J. O. Mousseau	Montreal, P.Q.
A. R. Ranger	Montreal, P.Q.
S. J. Girard	Montreal, P.Q.
J. A. E. Gauvin	Montreal, P.Q.
J. C. Gagné	Montreal, P.Q.
J. A. Bégin	Montreal, P.Q.
J. C. Hébert	Montmagny, P.Q.
J. A. Darche	Sherbrooke, P.Q.
Charles Edward Arpin	Montreal, P.Q.
Ernest Sylvestre	Sherbrooke, P.Q.
Dr. J. P. Laporte	Joliette, P.Q.
J. B. Morissette	Quebec, P.Q.
J. O. Bourque	Hull, P.Q.

Officers:

Jos. d'Halewyn, President	Montreal, P.Q.
H. Schetagne, Vice-President	Montreal, P.Q.
J. C. Gagné, Secretary-Treasurer	Montreal, P.Q.
J. H. Lussier, Assistant Secretary-Treasurer	Montreal, P.Q.

Auditor:

George Gonthier	Montreal, P.Q.

Authorized Capital, $1,000,000.00.

Subscribed Capital, $952,600.00; Subscribed Capital Uncalled, $801,850.00; Capital Stock Paid-up, $150,750.00.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $36,000.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

ASSETS.

Cash value of real estate		$12,234 74
Mortgages		54,769 76
Loan on stock, and municipal debentures		36,280 66
Stocks, municipal debentures, and Canada and Anglo-French War Loan, owned		146,329 77
Cash on hand at head office	$2,482 12	
Cash on deposit at Bank of Hochelaga, Montreal	1,862 77	
" Royal Bank, Montreal	1,460 14	
" Provincial Bank, Montreal	1,041 38	
" National Bank, Montreal	663 40	
		7,509 81
Cash balances due by agents		52,996 52
Bills receivable		1,511 99
Interest due and accrued		3,548 56
All other assets		3,636 70
Office furniture and fixtures (not extended)	$4,591 33	
Total		$318,818 51

LIABILITIES.

Amount of supposed or reported losses	$43,079 00
Re-insurance reserve for life insurance contracts calculated on the O.H.M. table, interest at 3½%	6,949 44
Amount to re-insure all outstanding risks, being 50% of premiums on all Policies in force (other than life) at 31st December, 1918	67,685 58
Amount due or accrued for audit, $150.00; rent, $764.00; commission, $9,649.89; brokerage, $411.12; taxes and licenses, $974.95	11,949 96
Other liability	5,000 00
Total liabilities	$134,663 98
Paid-up capital stock	$150,750 00

RECEIPTS.

Cash balance at 31st December, 1917 (not extended)	$7,152 42	
Gross premiums received in cash		$276,036 85
Interest or dividends		14,514 64
Rents		324 60
Profit on sale of plate glass		92 62
Bills receivable		3,659 74
Commission		2,761 17
Recovery of losses		7,146 06
Cash received from investments (not extended)	$120,742 04	
Total receipts		$304,535 68

EXPENDITURE.

Expenses of management:		
Cash paid to agents for commission, salaries and bonus		$73,080 05
" law costs		677 21
" medical examiners' fees		579 20
" investigation and adjustment of claims		9,360 92
" statutory assessment and license fees (Ontario)		50 17
" license fees, etc., other provinces		723 50
" travelling expenses		5,137 23
" rent		4,378 00
" taxes (Municipal and Government)		5,423 69
" salaries, directors' and auditors' fees		24,620 78
" printing, stationery and advertising		8,566 16
" postage, telegrams and express		2,095 47
" other expenses		4,174 89
Total expenses of management		$138,867 27
Miscellaneous payments:		
Cash paid for losses which occurred during 1918		136,979 10
" re-insurance		2,442 48
" dividends		11,877 50
" rebate and returned premiums		10,878 07
" office furniture and fixtures		1,391 16
" investments (not extended)	$122,484 75	
Total expenditure		$302,435 58

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at 31st December, 1917	90	$112,000 00
Contracts taken during 1918, new and renewed	99	165,000 00
Gross Total	189	$277,000 00
Less contract lapsed and matured in 1918	28	35,000 00
Gross number and amount of contracts in force at December 31st, 1918	161	$242,000 00
Less re-insured	..	5,000 00
Net number and amount of life insurance contracts in force at December 31st, 1918	161	$237,000 00

MOVEMENT IN ACCIDENT INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at December 31st, 1917	9,017	$14,674,241 68
Policies taken during 1918, new and renewed	6,374	14,684,591 05
Gross total	15,391	$29,358,832 73
Deduct expired and cancelled in 1918	6,716	12,992,042 40
Net risks in force at December 31st, 1918	8,675	$16,366,790 33

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1919.

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PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1919, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 12.—Index C: List of Underwriters registered to transact business in Ontario up to September 1st, 1919.

Index D: List of Insurance Brokers registered to transact business in Ontario up to September 1st, 1919.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 67	Acadia Fire Insurance Company	6494	Fire and Hail Insurance	May 1..	April 30
A 35	Aetna Insurance Company of Hartford, Conn.	6635	Fire, Automobile, Tornado, Inland Transportation and Sprinkler Leakage Insurance	.. ..	.. ..
A 4	Aetna Life Insurance Company of Hartford, Conn.	6514	Life Insurance	.. ..	.. ..
A 101	Alliance Nationale	6515	Life Disability and Sickness Insurance to extent authorized in Association's Charter	.. ..	.. ..
A 3	Alliance Assurance Company, Limited	6562	Fire, Accident, Sickness Guarantee, Automobile, Hail, Burglary and Plate Glass Insurance	.. ..	.. ..
A 112	American and Foreign Marine Insurance Company	6685	Inland Transportation Insurance	.. ..	.. ..
A 36	American Surety Company of New York	6653	Guarantee and Burglary Insurance	.. ..	.. ..
A 15	Atlas Assurance Company, Limited	6484	Fire Insurance	.. ..	.. ..
A 31	Boiler Inspection and Insurance Company, Canada	6686	Steam Boiler Insurance	.. ..	.. ..
A 18	British America Assurance Company, Toronto	6647	Fire, Hail, Inland Transportation and Automobile Insurance	.. ..	.. ..
A 89	British Crown Assurance Corporation, Limited	6679	Fire and Automobile Insurance excluding Insurance against loss by reason of bodily injury to the person	.. ..	.. ..
A 103	British Colonial Fire Insurance Company	6545	Fire Insurance	.. ..	.. ..
A 81	British Northwestern Fire Insurance Company	6529	Fire Insurance	.. ..	.. ..
A 98	British Traders Insurance Company, Limited	6607	Fire, Hail and Automobile Insurance	.. ..	.. ..
A 18	Caledonian Insurance Company	6632	Fire Insurance	.. ..	.. ..
A 38	Canada Accident Assurance Company	6570	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance	.. ..	.. ..
A 3	Canada Life Assurance Company	6563	Life Insurance	.. ..	.. ..
A 75	Canada National Fire Insurance Company	6502	Fire Insurance	.. ..	.. ..
A 46	Canadian Fire Insurance Company	6491	Fire and Automobile Insurance	.. ..	.. ..
A 112	Canadian Lumberman's Insurance Exchange	6530	Fire Insurance among its members restricted to risks on property situated in Ontario and Quebec	.. ..	.. ..
A 41	Canadian Order of the Woodmen of the World	6485	Life and Sickness Insurance on the Assessment Plan	.. ..	.. ..
A 84	Canadian Surety Company	6592	Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire	.. ..	.. ..
A 79	Capital Life Assurance Company of Canada	6612	Life Insurance	.. ..	.. ..
A 108	Car and General Insurance Corporation, Limited	6654	Fire, Accident, Automobile, Hail and Sickness	.. ..	.. ..
A 95	Casualty Company of Canada	6680	Plate Glass Insurance	.. ..	.. ..
A 101	Century Insurance Company, Limited	6613	Fire Insurance	.. ..	.. ..
A 97	Columbia Insurance Company	6593	Fire, Inland Transportation and Automobile Insurance excluding Insurance against loss by reason of bodily injury to the person	.. ..	.. ..
A 29	Commercial Travellers' Mutual Benefit Society	6674	Life Insurance	.. ..	.. ..
A 5	Commercial Union Assurance Company (Limited)	6621	Fire and Life Insurance	.. ..	.. ..
A 104	Compagnie d'Assurances Generales Contre l'Incendie (General Fire Insurance Company of Paris, France)	6547	Fire Insurance	.. ..	.. ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 6	Confederation Life Association	6580	Life Insurance	May 1	April 30
A 37	Connecticut Fire Insurance Company of Hartford, Conn.	6641	Fire and Hail Insurance	"	"
A 74	Continental Insurance Company of New York	6553	Fire, Hail, Tornado Insurance, also Explosion, Riot and Civil Commotion Insurance	"	"
A 51	Continental Life Insurance Company	6552	Life Insurance	"	"
A 52	Crown Life Insurance Company	6564	Life Insurance	"	"
A 80	Dominion Gresham Guarantee and Casualty Company	6538	Burglary, Accident, Sickness, Plate Glass, Automobile and Guarantee Insurance, Inland Transportation, excluding the guaranteeing and becoming security for the due performance of any contract	"	"
A 28	Dominion of Canada Guarantee and Accident Insurance Company	6655	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	"	"
A 59	Dominion Fire Insurance Company	6516	Fire, Automobile and Hail Insurance	"	"
A 30	Dominion Life Assurance Company	6558	Life Insurance	"	"
A 96	Eagle Star and British Dominions Insurance Company	6687	Fire, Hail and Sprinkler Leakage Insurance	"	"
A 22	Edinburgh Life Assurance Company	6577	Life Insurance (as a discontinuing Company)	"	"
A 42	Employers' Liability Assurance Corporation (Limited)	6650	Fire, Accident, Burglary, Guarantee, Automobile, Sickness, Hail, Plate Glass, Steam Boiler Insurance, and Explosion Insurance	"	"
A 93	Equitable Fire and Marine Insurance Company	6642	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 16	Equitable Life Assurance Society of the United States	6694	Life Insurance	"	"
A 49	Excelsior Life Insurance Company	6585	Life Insurance	"	"
A 58	Fidelity and Casualty Company of New York	6546	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	"	"
A 23	Fidelity Phenix Fire Insurance Company of New York	6675	Fire, Hail and Tornado Insurance, also Explosion, Riot and Civil Commotion Insurance	"	"
A 106	Fire Insurance Company of Canada	6681	Fire Insurance	"	"
A 104	Fireman's Fund Insurance Company	6596	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft	"	"
A 87	Firemen's Insurance Company of Newark, N.J.	6554	Fire Insurance	"	"
A 62	General Accident Assurance Company of Canada	6486	Fire, Accident, Guarantee, Sickness and Steam Boiler and Hail Insurance	"	"
A 68	General Accident, Fire and Life Assurance Corporation, Limited	6663	Fire, Hail and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 68	General Animals Insurance Company of Canada	6531	Live Stock, Plate Glass and Automobile Insurance	"	"
A 56	Great American Insurance Company	6611	Fire, Hail, Tornado, Sprinkler Leakage, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 92	Glen Falls Insurance Company	6503	Fire, Hail, Tornado, Automobile, Explosion and Inland Transportation Insurance	"	"
A 42	Globe Indemnity Company of Canada	6509	Fire, Accident, Sickness, Burglary, Automobile and Guarantee Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends. 1920.
A 89	Globe & Rutgers Fire Insurance Company	6676	Fire and Explosion Insurance as limited by Company's charter. Inland Transportation and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person)	May 1 ..	April 30
A 46	Grand Council of the Catholic Mutual Benefit Association of Canada	6510	Life and Sickness Insurance on the Assessment Plan	.. ..	..
A 40	Great West Life Assurance Company	6548	Life Insurance	.. ..	..
A 79	Gresham Life Assurance Society, Limited	6656	Life Insurance	.. ..	..
A 14	Guarantee Company of North America	6571	Guarantee Insurance	.. ..	..
A 77	Guardian Insurance Company of Canada	6581	Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance	.. ..	..
A 13	Guardian Assurance Company, Limited, of London, England	6549	Fire Insurance	.. ..	..
A 57	Hartford Steam Boiler Inspection and Insurance Company	6690	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	.. ..	..
A 34	Hartford Fire Insurance Company, Hartford	6586	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado Sprinkler Leakage and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person)	.. ..	..
A 52	Home Insurance of New York	6637	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage and Hail Insurance	.. ..	..
A 73	Hudson Bay Insurance Company	6623	Fire and Hail Insurance	.. ..	..
A 37	Imperial Guarantee and Accident Insurance Company of Canada	6635	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance and Insurance of Automobiles against Fire	.. ..	..
A 41	Imperial Life Assurance Company of Canada	6487	Life Insurance	.. ..	..
A 91	Imperial Underwriters' Corporation of Canada	6511	Fire Insurance	.. ..	..
A 44	Independent Order of Foresters	6532	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of $5,000 upon any one life	.. ..	..
A 33	Insurance Company of North America	6566	Fire, Inland Transportation, Explosion and Automobile Insurance excluding insurance against Loss by reason of Injury to the Person	.. ..	..
A 82	Insurance Company of the State of Pennsylvania	6539	Fire and Tornado Insurance	.. ..	..
A 58	International Fidelity Insurance Company	6559	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	.. ..	..
A 47	Law Union and Rock Insurance Company, Limited	6633	Fire, Accident, Sickness, Burglary and Plate Glass Insurance	.. ..	..
A 72	Life Association of Scotland	6582	Life Insurance (as a discontinuing Company)	.. ..	..
A 9	Liverpool and London and Globe Insurance Company, Limited	6505	Fire and Life Insurance	.. ..	..
A 56	Liverpool Manitoba Assurance Company	6504	Fire and Explosion Insurance	.. ..	..
A 23	Lloyd's Plate Glass Insurance Company	6578	Plate Glass Insurance	.. ..	..
A 24	London Assurance Corporation	6698	Fire and Life Insurance	.. ..	..
A 38	London Guarantee and Accident Company (Limited)	6664	Fire, Guarantee, Burglary, Accident, Hail, and Sickness Insurance	.. ..	..
A 10	London and Lancashire Fire Insurance Company, Limited	6670	Fire and Automobile Insurance	.. ..	..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 67	London and Lancashire Guarantee and Accident Company of Canada	6488	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	May 1 ..	April 30
A 22	London and Lancashire Life and General Assurance Association, Limited	6495	Life Insurance	" ..	"
A 26	London Mutual Fire Insurance Company of Canada	6492	Fire Insurance	" ..	"
A 25	London Life Insurance Company	6643	Life Insurance	" ..	"
A 87	Loyal Protective Insurance Company...	6540	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	" ..	"
A 100	Lumbermen's Underwriting Alliance....	6624	Fire Insurance	" ..	"
A 74	L'Union Compagnie d'Assurance contre l'Incendie	6651	Fire Insurance	" ..	"
A 27	Manufacturers' Life Insurance Company	6493	Life Insurance	" ..	"
A 100	Manufacturing Lumbermen's Underwriters	6699	Fire Insurance	" ..	"
A 29	Maryland Assurance Corporation	6541	Accident and Sickness Insurance..	" ..	"
A 28	Mercantile Fire Insurance Company ...	6672	Fire Insurance	" ..	"
A 100	Merchants Fire Assurance Corporation of New York	6640	Fire Insurance	" ..	"
A 60	Marine Insurance Company, Limited ..	6517	Fire, Automobile and Inland Transportation Insurance	" ..	"
A 51	Maryland Casualty Company	6542	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage Insurance	" ..	"
A 91	Merchants Casualty Company of Canada	6667	Accident Insurance (excluding Employers' Liability) and Sickness Insurance	" ..	"
A 39	Metropolitan Life Insurance Company of New York	6600	Life Insurance	" ..	"
A 96	Millers' National Insurance Company...	6691	Fire Insurance	" ..	"
A 63	Monarch Life Assurance Company	6615	Life Insurance	" ..	"
A 108	Motor Union Insurance Company, Limited	6716	Fire, Accident and Automobile Insurance	" ..	"
A 99	Mount Royal Assurance Company	6534	Fire and Plate Glass Insurance...	" ..	"
A 32	Mutual Life Assurance Company of Canada	6616	Life Insurance	" ..	"
A 84	Mutual Life and Citizens' Assurance Company, Limited	6568	Life Insurance	" ..	"
A 11	Mutual Life Insurance Company of New York	6697	Life Insurance	" ..	"
A 102	National Ben-Franklin Fire Insurance Company	6520	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	" ..	"
A 69	National Fire Insurance Company of Hartford	6560	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprinkler Leakage and Insurance of Automobiles against loss or damage resulting from hazards of navigation and transportation and from collision with any stationary or moving object	" ..	"
A 92	Nationale Fire Insurance Company of Paris, France	6683	Fire Insurance	" ..	"
A 47	National Life Assurance Company of Canada	6678	Life Insurance	" ..	"
A 61	National Provincial Plate Glass and General Insurance Company, Limited	6652	Plate Glass Insurance	" ..	"
A 73	National Surety Company	6521	Guarantee Insurance	" ..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919. —*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 76	National Union Fire Insurance Company, of Pittsburgh, Penn.	6533	Fire and Tornado Insurance	May 1..	April 30
A 106	New Jersey Insurance Co.	6801	Fire and Automobile Insurance	Sept. 5..	"
A 107	Newark Fire Insurance Company	6660	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.	May 1..	"
A 17	New York Life Insurance Company	6583	Life Insurance	" ..	"
A 49	New York Plate Glass Insurance Company	6569	Plate Glass Insurance	" ..	"
A 86	Niagara Fire Insurance Company	6617	Fire, Explosion, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" ..	"
A 85	North American Accident Insurance Company	6561	Accident, Automobile, Sickness, Burglary, Plate Glass and Insurance of Automobiles against Fire	" ..	"
A 15	North American Life Assurance Company	6512	Life Insurance	" ..	"
A 34	North British and Mercantile Insurance Company	6550	Fire and Life Insurance	" ..	"
A 70	North Empire Fire Insurance Company.	6523	Fire Insurance	" ..	"
A 80	North West Fire Insurance Company...	6668	Fire Insurance	" ..	"
A 8	Northern Assurance Company, Limited..	6608	Fire, Accident, Sickness and Automobile Insurance	" ..	"
A 43	Northern Life Assurance Company of Canada	6489	Life Insurance	" ..	"
A 88	Northwestern National Insurance Company of Milwaukee, Wis.	6522	Fire, Automobile and Tornado Insurance	" ..	"
A 50	Norwich Union Life Insurance Society..	6496	Life Insurance (as a discontinuing Company)	" ..	"
A 35	Norwich Union Fire Insurance Society, Limited	6513	Fire, Accident, Sickness, Guarantee, Automobile, Burglary and Plate Glass Insurance	" ..	"
A 93	Occidental Fire Insurance Company....	6669	Fire Insurance	" ..	"
A 24	Ocean Accident and Guarantee Corporation (Limited)	6524	Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance	" ..	"
A 65	Pacific Coast Fire Insurance Company..	6618	Fire Insurance	" ..	"
A 83	Palatine Insurance Company, Limited..	6622	Fire Insurance	" ..	"
A 94	Phenix Fire Insurance Company, of Paris, France	6535	Fire Insurance	" ..	"
A 10	Phoenix Assurance Company, Limited, of London	6590	Fire and Life Insurance	" ..	"
A 36	Phoenix Insurance Company, Hartford, Conn.	6644	Fire and Automobile Insurance, excluding Insurance against loss by reason of injury to the person	" ..	"
A 102	Preferred Accident Insurance Company.	6625	Accident, Sickness and Automobile Insurance	" ..	"
A 66	Protective Association of Canada	6557	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	" ..	"
A 80	Providence Washington Insurance Company	6572	Fire, Automobile and Explosion Insurance	" ..	"
A 75	Provincial Insurance Company, Limited	6525	Fire Insurance	" ..	"
A 65	Prudential Insurance Company of America	6589	Life Insurance	" ..	"
A 12	Quebec Fire Assurance Company	6673	Fire Insurance	" ..	"
A 12	Queen Insurance Company of America	6626	Fire, Inland Transportation and Automobile Insurance	" ..	"
A 105	Queensland Insurance Company, Limited	6627	Fire Insurance	" ..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1919.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 54	Railway Passengers' Assurance Company	6657	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	May 1..	April 30
A 50	Reliance Mutual Life Assurance Society	6498	Life Insurance (as a discontinuing Company)	.. ..	..
A 88	Ridgely Protective Association	6499	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	.. ..	..
A 110	Royal Exchange Assurance	6658	Fire, Accident, Sickness and Automobile Insurance	.. ..	..
A 70	Royal Guardians	6645	Life and Sickness Insurance	.. ..	..
A 7	Royal Insurance Company, Limited	6628	Fire and Life Insurance	.. ..	..
A 86	La Sauvegarde Life Insurance Company	6696	Life Insurance	.. ..	..
A 45	Scottish Amicable Life Assurance Society	6579	Life Insurance (as a discontinuing Company)	.. ..	..
A 109	Scottish Metropolitan Assurance Company	6500	Fire, Accident, Automobile, Burglary, Guarantee and Sickness Insurance	.. ..	..
A 17	Scottish Union and National Insurance Company	6574	Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance	.. ..	..
A 77	Security Life Insurance Company of Canada	6695	Life Insurance	.. .. ..	.. .. ..
A 119	Societe (La) des Artisans Canadiens Francais	6565	Life, Accident and Sickness Insurance to the extent authorized by the Society's Act of Incorporation	..	..
A 52	Sovereign Life Assurance Company of Canada	6584	Life Insurance	.. ..	..
A 64	Springfield Fire and Marine Insurance Company	6619	Fire, Tornado, Sprinkler Leakage and Automobile Insurance	. ..	..
A 62	St. Paul Fire and Marine Insurance Company	6629	Fire, Inland Transportation, Tornado and Automobile Insurance	.. ..	.. ..
A 5	Standard Life Assurance Company, Scotland	6536	Life Insurance	.. .. ..	..
A 39	Star Assurance Society	6506	Life Insurance (as a discontinuing Company)	.. ..	..
A 55	State Life Insurance Company	6537	Life Insurance	.. ..	..
A 94	Stuyvesant Insurance Company	6666	Fire Insurance	.. ..	..
A 48	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	6661	Life and Sickness Insurance	.. ..	..
A 32	Sun Insurance Office, London, England	6551	Fire Insurance	.. ..	..
A 91	Sun Life Assurance Company of Canada	6634	Life Insurance	.. ..	..
A 82	Travelers' Indemnity Company	6576	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance	.. ..	.. ..
A 29	Travelers' Insurance Company of Hartford, Conn.	6575	Life and Accident Insurance	.. ..	.. ..
A 71	Travellers' Life Assurance Company of Canada	6682	Life Insurance	.. ..	..
A 72	Underwriters at American Lloyds	6684	Fire, Sprinkler Leakage Insurance	.. ..	..
A 78	Union Assurance Society, Limited	6662	Fire, Automobile and Inland Transportation Insurance	.. ..	..
A 97	Union Insurance Society of Canton, Limited	6609	Fire, Automobile, Hail and Inland Transportation Insurance	.. ..	.. ..
A 26	Union Mutual Life Insurance Company of Maine	6659	Life Insurance	.. ..	..
A 55	United States Fidelity and Guaranty Company	6501	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	.. ..	.. ..
A 19	United States Life Insurance Company of the City of New York	6606	Life Insurance	.. ..	..
A 98	Vulcan Insurance Company of Oakland, California	6620	Fire Insurance	.. ..	..
A 83	Westchester Fire Insurance Company	6646	Fire, Explosion and Hail Insurance	.. ..	..
A 8	Western Assurance Company, Toronto	6526	Fire, Inland Transportation, Lightning, Explosion and Tornado and Automobile Insurance	.. ..	.. ..
A 105	Western Life Assurance Company	6591	Life Insurance	.. ..	..
A 60	Yorkshire Insurance Company, Limited	6605	Fire, Live Stock, Accident, Sickness, and Plate Glass Insurance	.. ..	..

SCHEDULE A A.

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1919.	Registry ends 1920.
A 35	Aetna Insurance Company	6636	Inland Marine Insurance	May 1..	April 30
—	American Equitable Assurance Company of New York	6700	Ocean Marine Insurance	.. ..	..
		6701	Inland Marine Insurance	.. ..	..
—	Boston Insurance Company	6702	Inland Marine Insurance	.. ..	..
		6703	Ocean Marine Insurance	.. ..	..
A 18	British America Assurance Company	6649	Inland Marine Insurance	.. ..	..
		6648	Ocean Marine Insurance	.. ..	..
—	City of New York Insurance Company	6507	Ocean Marine Insurance	.. ..	..
		6508	Inland Marine Insurance	.. ..	..
A 97	Columbia Insurance Company (Jersey City, N.J.)	6595	Inland Marine Insurance	.. ..	..
		6594	Ocean Marine Insurance	.. ..	..
A 96	Eagle Star and British Dominions Insurance Company, Limited	6689	Inland Marine Insurance	.. ..	..
		6688	Ocean Marine Insurance	.. ..	..
—	Federal Insurance Company	6744	Ocean Marine Insurance	June 9..	..
		6745	Inland Marine Insurance	.. ..	..
A 119	Fireman's Fund Insurance Company	6598	Inland Marine Insurance	May 1..	..
		6597	Ocean Marine Insurance	.. ..	..
A 87	Firemen's Insurance Company of Newark, N.J.	6555	Ocean Marine Insurance	.. ..	..
		6556	Inland Marine Insurance	.. ..	..
	Globe & Rutgers Fire Insurance Company	6677	Ocean Marine Insurance	.. ..	..
A 34	Hartford Fire Insurance Company	6587	Inland Marine Insurance	.. ..	..
		6588	Ocean Marine Insurance	.. ..	..
A 52	Home Insurance Company	6638	Inland Marine Insurance	.. ..	..
A 121	Indemnity Mutual Marine Assurance Company, Limited	6599	Ocean Marine Insurance	.. ..	..
A 33	Insurance Company of North America	6567	Ocean Marine Insurance	.. ..	..
A 10	London & Lancashire Fire Insurance Company	6671	Inland Marine Insurance	.. ..	..
A 60	Marine Insurance Company, Limited	6518	Inland Marine Insurance	.. ..	..
		6519	Ocean Marine Insurance	.. ..	..
A 50	Norwich Union Life Insurance Society, Limited	6497	Investment of Surplus Funds in the Province of Ontario	.. ..	..
—	Old Colony Insurance Company	6704	Inland Marine Insurance	.. ..	..
		6705	Ocean Marine Insurance	.. ..	..
—	Pacific Marine Insurance Company	6490	Ocean Marine Insurance	.. ..	..
A 10	Phoenix Assurance Company, Limited	6601	Ocean Marine Insurance	.. ..	..
—	Providence Washington Insurance Company	6573	Ocean Marine Insurance	.. ..	..
A 117	Royal Exchange Assurance	6739	Ocean Marine Insurance	.. ..	..
		6740	Inland Marine Insurance	.. ..	..
A 72	Scottish Widows Fund and Life Assurance Society	6665	Investment of Surplus Funds in the Province of Ontario	.. ..	..
A 62	St. Paul Fire and Marine Insurance Company	6630	Inland Marine Insurance	.. ..	..
		6631	Ocean Marine Insurance	.. ..	..
A 115	Thames & Mersey Marine Insurance Company, Limited	6602	Inland Marine Insurance	.. ..	..
		6603	Ocean Marine Insurance	.. ..	..
-	Tokio Marine and Fire Insurance Company	6544	Inland Marine Insurance	.. ..	..
		6543	Ocean Marine Insurance	.. ..	..
A 97	Union Insurance Society of Canton, Limited	6611	In'and Marine Insurance	.. ..	..
		6610	Ocean Marine Insurance	.. ..	..
A 113	Union Marine Insurance Company, Limited	6604	Ocean Marine Insurance	.. ..	..
—	United States Lloyds	6693	Inland Marine Insurance	.. ..	..
		6692	Ocean Marine Insurance	.. ..	..
	Yorkshire Insurance Company, Limited	6800	Ocean Marine Insurance	July 7..	..
A 8	Western Assurance Company	6527	Inland Marine Insurance	May 1..	..
		6528	Ocean Marine Insurance	.. ..	..

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 84	Algoma Mutual	Mutual	Thomas H. Elliott	Sault Ste. M'ie
B 111	Amherst Island	Mutual	F. P. Instant	Stella.
B 131	Ayr	Mutual	Joseph Wrigley	Ayr.
B 108	Bay of Quinte Agricultural	Mutual	M. R. German	Picton.
B 113	Bertie and Willoughby Farmers'	Mutual	John G. Wills	Marshville.
B 115	Blanshard	Mutual	John H. Jameson	St. Mary's.
B 184	Blenheim North	Mutual	D. R. Stauffer	Bright.
B 270	Brant County Farmers'	Mutual	J. A. Messecar	Brantford.
B 198	Canadian Millers'	Mutual	John T. White	Hamilton.
B 193	Caradoc Farmers'	Mutual	E. W. J. Sutherland	Mt. Brydges
B 89	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 196	Culross	Mutual	D. McIntosh	Teeswater.
B 102	Dereham and West Oxford	Mutual	T. R. Mayberry	Ingersoll.
B 167	Dorchester, North and South	Mutual	S. E. Facey	Harrietsville.
B 201	Downie	Mutual	Thos. H. Smith	Sebringville.
B 99	Dufferin Farmers'	Mutual	Thomas Whalley	Shelburne.
B 136	Dumfries N. and Waterloo S.	Mutual	A. W. Hilborn	Galt.
B 211	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 206	Easthope South Farmers'	Mutual	W. S. Russell	Tavistock.
B 32	Economical	Cash-Mutual	W. H. Schmalz	Kitchener.
B 147	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 209	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 156	Eramosa	Mutual	Robert Scott	Rockwood.
B 133	Erie Farmers'	Mutual	A. E. Havill	South Cayuga
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 203	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 150	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 50	Fire Insurance Exchange	Mutual and Stock	Walmsley & Chipman	Toronto.
B 144	Formosa	Mutual	E. G. Kuntz	Formosa.
B 190	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 142	Glengarry Farmers'	Mutual	V. G. Chisholm	Alexandria.
B 35	Gore District	Cash-Mutual	Jno. N. MacKendrick	Galt.
B 164	Grand River	Mutual	Norman Simenton	Blackheath.
B 228	Grenville Patron	Mutual	W. M. Snyder	Spencerville.
B 139	Grey and Bruce	Mutual	John Mills	Hanover.
B 96	Guelph Township	Mutual	John L. Carter	Guelph.
B 105	Halton Union Farmers'	Mutual	Thomas Moore	Campbellville.
B 222	Hamilton Township	Mutual	Thomas Hoskin	Cobourg.
B 53	Hand-in-Hand	Mutual and Stock	Walmsley & Chipman	Toronto.
B 214	Hay Township	Mutual	Henry Eilber, M.P.P.	Crediton.
B 123	Hopewell Creek	Mutual	Anton Frank	New Germany
B 260	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 117	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 296	Huron Weather	Mutual	Chas. Monteith	Woodham.
B 234	Kent and Essex	Mutual	T. B. Harvey	Merlin.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 219	Lambton Farmers'	Mutual	W. G. Willoughby	Watford.
B 153	Lanark	Mutual	Peter Cavers	Perth.
B 249	Lennox and Addington	Mutual	W. R. Lott	Napanee.
B 237	Lobo Township	Mutual	J. Marsh	Ilderton.
B 240	London Township Farmers'	Mutual	Edward Dann	London.
B 216	McGillivray	Mutual	W. T. Amos	Parkhill.
B 182	McKillop	Mutual	Thomas E. Hays	Seaforth.
B 187	Maple Leaf	Mutual	William Purves	Columbus.
B 16	Merchants	Stock	John H. C. Durham	Toronto.
B 60	Millers' and Manufacturers'	Mutual and Stock	C. H. C. Fortner	Toronto.
B 65	Monarch	Mutual and Stock	A. M. Aletter	Toronto.
B 243	Nichol	Mutual	James Beattie	Fergus.
B 246	Nissouri	Mutual	E. J. Pearson	Kintore.
B 267	Norfolk	Mutual	N. Stanley Boughner	Simcoe.
B 120	North Kent	Mutual	George A. Fraser	Thamesville.
B 263	Oneida Farmers'	Mutual	M. C. Senn	Caledonia.
B 299	Ontario Farmers' Weather	Mutual	W. A. Wansbrough	Grand Valley
B 159	Osgoode	Mutual	R. McLachlin	Kenmore.
B 257	Otter	Mutual	T. M. Cayley	Norwich.
B 179	Oxford Farmers'	Mutual	Columbus Ross	Embro.
B 125	Peel and Maryborough	Mutual	Jas. McEwing	Drayton.
B 93	Peel County Farmers'	Mutual	J. J. Stewart	Brampton.
B 38	Perth	Cash-Mutual	Charles Packert	Stratford.
B 7	Policyholders' Mutual Life	Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston	Toronto.
B 161	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
B 310	Provident Assurance Company	Stock	*George Wilkie	Toronto.
B 86	Puslinch	Mutual	John Rae	Puslinch.
B 22	Queen City	Joint Stock	Walmsley & Chipman	Toronto.
B 91	Saltfleet and Binbrook	Mutual	J. F. Felker	Stoney Creek.
B 276	Southwold Farmers'	Mutual	John H. Sells	Shedden.
B 231	Sydenham	Mutual	T. J. Harkness	Owen Sound.
B 265	Thunder Bay	Mutual	A. McGillivray	Murillo.
B 128	Townsend Farmers'	Mutual	James Ross	Waterford.
B 255	Usborne and Hibbert	Mutual	William A. Turnbull	Kirkton.
B 273	Walpole Farmers'	Mutual	George L. Miller	Jarvis.
B 41	Waterloo	Cash-Mutual	L. W. Shuh	Waterloo.
B 170	Waterloo, North, Farmers'	Mutual	Josiah Stauffer	Waterloo.
B 252	Wawanosh, West	Mutual	Thomas G. Allan	Dungannon.
B 71	Wellington	Mutual and Stock	John Davidson	Guelph.
B 302	Western Farmers' Weather	Mutual	E. L. Sutherland	Woodstock.
B 176	Westminster Township	Mutual	R. S. Nichol	Glanworth.
B 225	Williams, East	Mutual	John A. McLeish	Kerwood.
B 173	Yarmouth	Mutual	A. E. Bucke	St. Thomas.

* Chief Agent.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to September 1st, 1919.

Aetna Fire Underwriters' Agency.
Britannic Underwriters' Agency.
British and Canadian Underwriters.
British Empire Underwriters' Agency.
Delaware Underwriters.
Duquesne Underwriters' Agency.
Exchange Underwriters' Agency.
Fidelity (Fire) Underwriters of New York.
Globe Underwriters' Agency.
Home Underwriters' Agency.
London Underwriters' Agency.
Merchants' Underwriters' Agency.
Minnesota Underwriters' Agency.
Montreal Underwriters' Agency.
New York Underwriters' Agency.
Nova Scotia Fire Underwriters' Agency.
Protector Underwriters.
Rochester Underwriters' Agency.
St. Lawrence Underwriters' Agency.
Sterling Fire Underwriters' Agency.
Winnipeg Fire Underwriters' Agency.

INDEX D.—Insurance Brokers.

List of Insurance Brokers registered to transact business up to September 1st, 1919.

Burruss & Sweatman, Limited, Toronto.
Davis, George H., Insurance Agency, London.
Hardy, E. D., & Company, Ottawa.
Irish & Maulson, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.
Lauder, William, Toronto.
McMurrich Sons, Limited, Geo., Toronto.
Mortimer & Bampfield, Niagara Falls.
Port Arthur Insurance and Vessel Agency, Limited, Port Arthur.
Reed, Shaw & McNaught, Toronto.
Ring, Charles Edward, Toronto.
Robertson, Percy, Toronto.
Ryan Agency, Limited, Toronto.
Toronto Insurance and Vessel Agency, Limited, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.
Wood, Meen & Paterson, Limited, Toronto.

INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII. and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. American Surety Company of N. Y.
2. Canadian Surety Company.
3. Dominion Gresham Guarantee and Casualty Co.
4. Dominion of Canada Guarantee and Accident Insurance Company.
5. Employers' Liability Assurance Corporation (Limited).
6. Globe Indemnity Company of Canada
7. The Guardian Insurance Company of Canada, Montreal, Quebec.
8. Guarantee Company of North America.
9. Imperial Guarantee and Accident Insurance Company of Canada.
10. London and Lancashire Guarantee and Accident Company of Canada.
11. London Guarantee and Accident Company, Limited.
12. Maryland Casualty Company.
13. National Surety Company.
14. Ocean Accident and Guarantee Corporation, Limited.
15. Railway Passengers' Assurance Company of London, England.
16. United States Fidelity and Guaranty Company.
17. General Accident Assurance Company of Canada.

REPORT

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1918

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1919

Printed by
THE RYERSON PRESS

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1918.

I have the honour to be, Sir,

Your obedient servant.

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 30th April, 1919.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1918.

Respectfully submitted,

I. B. LUCAS,

Attorney-General

TORONTO, 1st May, 1919.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office. Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1918, were as follows:

J. Lockie Wilson, Grand Master Workman .....Toronto.
F. G. Inwood, Grand Recorder-Treasurer .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1918, $11,427,583.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefit in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1917			12,909	12,444,301 72
Number of contracts taken during 1918 new or renewed			124	62,250 00
Add amount by which various certificates were increased during 1918				1,500 00
Gross number of contracts in force at any time in 1918			13,033	12,508,051 72
Deductions:				
		$ c.		
Contracts matured in 1918	348	366,613 33		
Contracts lapsed in 1918	917	709,144 39		
Contracts surrendered				
Reduction of Certificates		4,711 00		
Total deductions extended	1,265	1,080,468 72	1,265	1,080,468 72
Net contracts in force 31st December, 1918			11,768	11,427,583 00
No. of certificate holders in good standing			11,255	10,977,189 00
No. temporarily suspended			513	450,394 00
Grand total of certificate holders, 31st December, 1918			11,768	11,427,583 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 625.
Number of members who died during 1918, 23.
Amount of Funeral Benefits paid 1918, $693.96.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 136.

Amount of benefits paid in 1918, in respect of sick members, $3,433.68.

Number of weeks' sickness experienced in 1918, 772 2-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1918, $15,361.10.

V. Assets.

Bonds, debentures, etc.	$1,112,824 21
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	38,294 93
Imperial Bank, Toronto, General Fund	8,142 07
Imperial Bank, Toronto, Sick Fund	361 10
Assessments called, but not yet payable	43,240 00
Interest due and accrued	13,774 16
Total assets of Life Insurance Fund (not extended), $1,180,859.41.	
" Sick and Funeral Fund (not extended), $15,669.97.	
" General and other Funds (not extended), $21,846.44.	
All other assets	1,739 35
Total assets	$1,218,375 82

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$57,061 70
Amount of all other liabilities	52 19
Total liabilities	$57,113 89

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1918: Rae vs. A.O.U.W., in the High Court, $2,000.00. Defence: Certificate suspended for non-payment of assessments. Action dismissed.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1918, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1918.

Names and addresses of the auditors for 1918, were as follows:

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

No changes were, during 1918, made in the Constitution and Rules, in relation to insurance certificates and benefits.

Amount of bond of Master Workman, $5,000.00.

Amount of bond of Recorder-Treasurer, $20,000.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $66,243.89.
Cash received during 1918 from:

Application fees	$89 00
Supplies	136 08
Assessments	507,034 14
Per capita tax	24,709 75
Changing certificates, etc.	69 50
Interest	49,933 13
Refund cheque	1 65
Cash received from repayment of investments (not extended), $26,560.67.	
Total receipts	$581,973 26

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Fraternal association	$50 00
Law costs	303 60
Registration fee	25 00
Rent of drawer, Trust Company	40 00
Organization expenses	3,448 65
Travelling expenses	386 64
Rent, light, heat and taxes	756 45
Salaries, officers' and auditors' and actuary's fees	4,281 12
Medical examiner's salary and expenses	547 75
Clerk hire	5,692 00
Official Journal	2,622 51
Printing, stationery and advertising	500 48
Postage, telegrams and express	670 76
Business tax	245 53
Premiums for guaranteeing lodge officers	317 51
Other management expenses	38 00
Total expenses of management	$19,926 00

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	373,586 43
Funeral benefits	693 96
Sick benefits	3,433 68
For investments (not extended), $230,339.65.	
Total expenditure	$397,640 07

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	255	161,728 00	145 61	5	3,172 15
25–29	483	362,828 00	375 90	17	13,136 69
30–34	558	433,010 00	517 23	14	10,919 31
35–39	746	582,633 00	816 20	17	14,176 00
40–44	1,019	828,171 00	1,378 09	13	9,338 00
45–49	1,195	1,092,815 00	2,212 13	12	10,880 00
50–54	1,585	1,596,803 00	4,010 67	23	23,220 00
55–59	1,897	2,068,137 00	6,659 40	36	41,124 70
60–64	2,011	2,221,999 00	9,337 46	55	66,815 00
65–69	1,222	1,283,021 00	7,417 10	48	58,160 32
70–74	523	531,426 00	4,390 12	59	64,733 16
75–79	203	201,147 00	2,305 73	32	37,707 00
80–84	55	51,250 00	840 91	13	10,667 00
85 and over	16	12,615 00	220 50	4	2,564 00
Totals	11,768	11,427,583 00	40,627 05	348	366,613 33

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1918, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor ..... Cataraqui.
John L. Davidson, Grand Vice-Councillor ..... Toronto.
Rev. A. J. Paul, B.A., Past Grand Councillor ..... Brampton.
Wm. F. Montague, Grand Recorder ..... Hamilton.
Samuel Broadfoot, Grand Treasurer ..... Guelph.
A. R. Hassard, B.C.L., Grand Representative ..... Toronto.
Wm. Benson, Grand Representative ..... Toronto.
Sheriff Alex. Morris, Grand Representative ..... Pembroke.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts—None.
Amount covered by insurance at 31st December, 1918, $25,352,737.92.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1917			29,580	26,518,357 38
Add contracts taken 1918, new and renewed			562	297,000 00
Add amount by which various certificates were increased during 1918				1,000 00
Gross number and amount of contracts on foot at any time during 1918			30,142	26,816,357 38
Deductions:				
		$ c.		
Contracts matured in 1918	529	478,778 03		
Contracts lapsed in 1918	1,331	853,003 00		
Contracts surrendered in 1918	93	57,758 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1918	.....	74,080 43		
Total deductions	1,953	1,463,619 46	1,953	1,463,619 46
Net contracts on foot 31st December, 1918			28,189	25,352,737 92
Number of certificate holders in good standing at 31st December, 1918			27,974	25,206,935 12
Temporarily suspended			215	145,802 80

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1918, 7,225.

Number of members who died during 1918, 101.

The total amount of Funeral Benefits paid during 1918, $4,150.00.

The total amount of cash standing to credit of Funeral Benefit Fund, $132,337.88.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1918, 1,697.

The total amount of Sick Benefits paid in 1918, $34,942.95.

The number of weeks' sickness experienced in 1918, 8,780½.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1918, was $132,337.88.

The number of females who received benefits in respect of sickness during 1918 was 451, and the average weeks of illness, 6.50.

The number of males who received benefits in respect of sickness during 1918 1,246, and the average weeks of illness, 4.84.

V. Assets.

Bonds, debentures and securities		$1,184,271 82
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		41,639 46
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		8,042 85
Bank of Hamilton, Hamilton, Ont., General Fund		18,992 87
Bank of Hamilton, Hamilton, Ont., Guarantee Fund		1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund		359 49
Dues and assessments called, but not yet payable, estimated at		42,747 33
Interest due and accrued		32,547 42
Amount due under liens on certificates *re* errors in age		3,822 12
Outstanding accounts, less provision for bad debts		1,914 02
Per capita tax of last month of 1918, estimated at		2,750 00
Supplies, etc., in stock		3,839 78
Office furniture, etc., less amount written off for depreciation		1,433 81
Total assets of Life Insurance Fund (not extended)	$1,151,590 88	
Total assets of Sick and Funeral Fund	141,339 71	
Total assets of Guarantee Fund	1,182 57	
Total assets of General and other Funds	49,445 89	
Total assets of Child Insurance Fund	430 99	
Other assets (detailed in memo.)		629 07
Total assets		$1,342,990 04

VI. Liabilities.

Amount of claims supposed	$128,124 00
All other liabilities	2,712 21
Total liabilities	$130,836 21

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1918:

Crowley vs. C.O.C.F., County of York, $548.50. Defence: Not in good standing. Settled without costs.

C.O.C.F. vs. Geo. Laking, County of Wentworth, $133.73. Defence: Denied portion of claim. Judgment for $129.82 and costs.

C.O.C.F. vs. David H. Lowry, Supreme Court of Ontario, $723.96. No defence. Judgment for $723.96 and costs.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1918.

The Society's books were duly audited on February 11th, May 6th, July 29th, and November 4th, 1918.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1918 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1918, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1918, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $2,000.00.

Number of members in Ontario at 31st December, 1918, 23,929.

Number of certificate holders in Ontario at 31st December, 1918, 23,929.

Amount of insurance in force in Ontario at 31st December, 1918, $22,028,009.12.

Number of members in Ontario who died during 1918, 461.

Amount of death benefits paid to Ontario members during 1918, $384,033.62.

Amount of disability benefits paid to Ontario members during 1918, $69,236.43.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $127,293.38.

Cash received during 1918 from:

Assessments in Life Insurance Department	$445,086 56
Assessments in Sick Benefit Department	39,027 12
Assessments in Child Insurance Department	344 92
Per capita tax	36,097 73
Supplies sold and certificate fees, etc.	1,645 14
Interest	69,046 69
Premium for guarantee of lodge officers	616 64
Other sources	195 20
Cash received from investments (not extended), $48,358.50.	
Total receipts	$592,060 00

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Fees to Canadian Fraternal Association	$65 00
Commission and organization account	7,521 69
Law costs	251 43
Registration fees	115 00
Investigation of claims, etc.	1,238 52
Supplies bought	1,461 85
Office furniture	33 81
Travelling expenses	461 10
Rent and heat, etc.	939 52
Managing officers' salaries and officers' and auditors' fees	7,256 00
Medical examiner's salary and expenses	4,389 39
Clerk hire	6,455 25
Official journal	1,788 97
Printing	2,322 38
Postage, telegrams and express	1,838 75
Premiums for guarantee of grand officers	21 00
Other expenses of management	301 31
Total expenses of management	$36,460 97

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	433,729 92
Funeral benefits	4,150 00
Sick benefits	34,942 95
Total disability benefits	71,080 43
All other expenditure	503 69
Cash paid for investments (not extended), $116,809.25.	
Total expenditure	$580,867 96

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	1,268	813,909 00	709 17	28	19,250 00
25-29	1,790	1,219,662 00	1,120 28	39	26,117 00
30-34	2,280	1,670,272 00	1,692 41	44	29,393 00
35-39	2,899	2,168,365 00	2,410 95	32	21,250 00
40-44	3,581	2,953,749 00	3,560 50	32	26,764 00
45-49	3,873	3,621,781 28	4,638 07	36	30,411 00
50-54	3,887	3,831,187 00	5,401 49	49	44,931 00
55-59	3,375	3,443,432 80	5,396 15	64	67,554 00
60-64	2,370	2,585,064 80	4,493 96	69	68,112 00
65-69	1,399	1,620,756 47	3,200 61	56	65,167 00
70-74	826	952,868 00	2,226 78	44	50,770 20
75-79	381	304,242 82	1,105 47	23	17,984 00
80-84	44	20,844 95	146 68	11	9,632 80
85 and over	1	800 00	4 76	2	1,442 03
Totals	27,974	25,206,935 12	36,107 28	529	478,778 03

THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive officers of the Society at the 31st December, 1918, were as follows

R. W. Hawkins, Supreme Leader ..... Brownsville
V. A. Sinclair, M.P.P., Supreme Vice-Leader ..... Tillsonburg
J. M. Foster, B.A., Supreme Secretary ..... Toronto.
W. B. Graham, Supreme Treasurer ..... Toronto.
N. Somerville, M.A., Supreme Solicitor ..... Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.
Dr. T. S. Boyle, Supreme Past Leader ..... Windsor, N.S.

I. CURRENCY OF INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof, $2,243,291.50.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	4,002	2,346,006 50
Add contracts taken during 1918, new or renewed	53	22,500 00
Gross number and amount of contracts on foot at any time during 1918	4,055	2,368,506 50

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1918 by death	84	51,420 00		
Contracts lapsed in 1918	161	68,803 00		
Contracts matured during 1918 (endowment) and total disability	.....	3,492 00		
Amount by which various certificates on foot were reduced	(3)	1,500 00		
Total deductions extended	245	125,215 00	245	125,215 00
Net endowment contracts on foot at 31st December, 1918			3,810	2,243,291 50

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	5,855	4,550,465 50
Add contracts taken during 1918, new or renewed	53	22,500 00
Gross number and amount of contracts on foot at any time during 1918	5,908	4,572,965 50

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918 by death	124	108,275 00		
Contracts lapsed in 1918	203	136,640 00		
Amount by which various certificates on foot were reduced	(3)	1,500 00		
Total deductions extended	327	246,415 00	327	246,415 00
Net insurance contracts			5,581	4,326,550 50
Number of certificate holders in good standing on 31st December, 1918			5,520	6,501,342 00
Number of certificates temporarily suspended			61	68,500 00
Grand total of certificate holders 31st December, 1918			5,581	6,569,842 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 246.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1918, 64.
Amount of benefits paid to sick members, $1,596.00.
Number of weeks' sickness experienced in 1918, 399.
Total amount of cash to credit of fund, 31st December, 1918, $5,198.07.

V. Assets.

Cash value of bonds and debentures		$544,840 12
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:		
Dominion Bank, Toronto, Ont.		40,061 17
Dues and assessments called, but not yet payable		21,089 42
Interest due and accrued		6,298 88
Amount of liens on certificates in force		81,813 67
All other assets		1,144 59
Total assets Life Insurance Fund (not extended)	$590,365 91	
Total assets Endowment Fund (not extended)	96,894 52	
Total assets Sick and Funeral Fund (not extended)	5,441 32	
Total assets General and other Funds (not extended)	2,546 10	
Total assets		$695,247 85

VI. Liabilities.

Amount of admitted claims	$9,546 68
Amount of claims supposed or reported or unadjusted	3,000 00
Other liabilities	1,594 27
Total liabilities	$14,140 95

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1918.—None.

Assessments are made monthly.

Twelve assessments were made during 1918, each being payable the first day of each month.

The Society's accounts were audited in March, July and November, 1918, and January, 1919.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1918 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the Constitution during 1918.

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $3,000.00.

Number of members in Ontario 31st December, 1918, 5,118.

Amount of insurance in force in Ontario at 31st December, 1918, $6,076,072.00.

Number of members in Ontario who died during 1918, 118.

Amount of death benefits paid Ontario members during 1918, $140,924.00.

Amount of disability benefits paid to Ontario members during 1918, $3,006.60.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $89,017.94.

Cash received during 1918 from:

Application fees	$113 50
Assessments	236,320 50
Per capita tax and levies	10,805 17
Charter fees	11 00
Supplies sold	84 51
Interest and dividends	27,651 20
All other sources	955 66

Repayment of loan (not extended), $2,961.38.

Total receipts	$275,941 54

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Charter fees	$11 00
Commission	2,408 07
Registration fees	25 00
Supplies bought	206 08
Actuary's fees	175 00
Travelling expenses	224 03
Law costs	387 07
Rent, light, heat and taxes	699 10
Salaries, officers, auditors	3,736 00
Clerk hire	1,940 00
Medical examiner, salary and expenses	101 00
Official journal	948 42
Printing, stationery and advertising	26 50
Postage, telegrams and express	334 40
Premiums for guarantee of lodge officers	50 00
Other management expenses (detailed in memo.)	60 50
Total expenses of management	$11,332 17

(b) *Miscellaneous Expenditure.*

Endowments benefits	2,077 91
Life insurance claims other than endowments	146,600 87
Sick benefits	1.596 00
Total disability benefits	3,491 60
For investments (not extended), $162,761.14.	
Grand totals	$165,098 55

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	63	51,500 00	46 95	.....	.....
25-29	158	144,000 00	148 36	1	1,000 00
30-34	340	352,500 00	419 03	4	5,000 00
35-39	455	476,280 00	661 20	4	5,000 00
40-44	569	609,290 00	1,012 24	6	7,500 00
45-49	736	825,740 00	1,659 94	11	12,000 00
50-54	910	1,064,150 00	2,629 40	17	17,500 00
55-59	842	1,065,674 00	3,311 40	17	20,500 00
60-64	712	920,970 00	3,653 83	14	19,700 00
65-69	442	579,410 00	3,001 39	13	16,800 00
70-74	250	351,705 00	2,432 11	20	31,200 00
75-79	81	103,623 00	925 08	14	19,400 00
80-84	19	20,550 00	265 05	3	5,150 00
85 and over	4	4,450 00	76 38	.....	.....
Totals	5,581	6,569,842 00	20,242 36	124	160,750 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive officers of the Society at the 31st December, 1918, were as follows:

William F. Nickle, President ..... Kingston.
John O. Donogh, Vice-President ..... Toronto.
Fred. S. Evanson, Secretary-Treasurer ..... Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1917			25,800	30,686,000 00
Add contracts taken during 1918, new or renewed			77	89,000 00
Add amount by which various certificates were increased during 1918				
Gross number and amount of contracts on foot at any time during 1918			25,877	30,775,000 00
Deductions:				
		$ c.		
Contracts matured in 1918	381	476,000 00		
Contracts lapsed in 1918	1,811	1,930,250 00		
Contracts cancelled in 1918	12	13,000 00		
Contracts surrendered in 1918	7	10,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918		23,000 00		
Total deductions extended	2,211	2,452,250 00	2,211	2,452,250 00
Net contracts on foot at 31st December, 1918			23,666	28,322,750 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc.	$1,683,280 42
Cash on hand	147 23
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	63,124 34
Montreal Bank, Kingston, Ont.	4,438 97
Royal Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	24,454 39
All other assets	6,612 21
Total assets	$1,787,057 56

VI. LIABILITIES.

Amount of claims admitted by Society	$104,450 00
Total liabilities	$104,450 00

VII. MISCELLANEOUS.

Actions instituted against the Society in 1918: None.

Eight assesments were made during 1918, as follows: January, March, May, July, September, October, November and December, 1918.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1918: John Nicolle, J. G. Ettinger, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

Certain changes were made in the management or system during 1918.

Certain changes were made, during 1918, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.00.

Number of members in Ontario at 31st December, 1918, 13,787.

Number of certificate holders in Ontario at 31st December, 1918, 13,787.

Number of members in Ontario who died during 1918, 240.

Amount of insurance in force in Ontario at 31st December, 1918, $16,305,000 00.

Amount of death benefits paid to Ontario members during 1918, $284,438.30.

Amount of disability benefits paid to Ontario members during 1918, $3,000.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $43,054.71.	
Cash received during 1918 from:	
Application fees	$50 00
Assessments	404,085 03
Per capita and levies	112,273 59
Interest	85,293 00
All other sources	467 40
Repayment of investments (not extended), $69,654.71.	
Total cash receipts	$602,169 02

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Commission	$3,451 94
Law costs	422 39
Registration (Ontario, $25)	240 00
Annual meeting	3,515 45
Supplies bought	254 13
Travelling expenses	1,693 28
Rent, heat and taxes	2,135 78
Salaries, officers' and auditors' fees	14,786 96
Medical examiners' salary and expenses	1,001 00
Printing, stationery and advertising	2,030 43
Postage, telegrams, telephone and express	3,172 69
Actuarial expenses	774 00
Directors	751 68
Premiums for guarantee of lodge officers	255 95
Commissions on collections of assessments	25,977 58
Commissions on fees	102 25
Commission on capita tax	6,360 56
Canadian Fraternal Association	60 00
Other management expenses (detailed in memo).	332 22
Total expenses of management	$67,318 29

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	441,835 80
Total disability benefits	4,500 00
Expenditure other than foregoing	1,163 37
Investments (not extended), $136,789.41.	
Total expenditure	$514,817 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	67	68,000 00	68 11	1	1,000 00
25–29	1,045	1,071,500 00	1,218 38	21	21,500 00
30–34	2,769	2,930,500 00	3,670 40	49	52,026 40
35–39	4,016	4,456,500 00	6,209 63	53	57,518 91
40–44	4,102	4,652,750 00	7,226 72	37	44,079 49
45–49	3,645	4,363,000 00	7,320 66	32	40,628 00
50–54	2,951	3,749,750 00	6,715 68	37	49,740 82
55–59	2,267	3,089,250 00	5,971 64	28	40,248 34
60–64	1,437	2,004,000 00	4,204 77	42	59,321 15
65–69	787	1,122,500 00	2,691 34	29	39,750 00
70–74	375	532,500 00	1,371 85	32	40,250 00
75–79	147	210,000 00	582 25	9	12,457 01
80–84	46	59,500 00	185 85	6	8,000 00
85 and over	12	13,000 00	45 63	5	7,000 00
Totals	23,666	28,322,750 00	47,482 91	381	473,520 12

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office 84 Market street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive officers of the Society at the 31st December, 1918, were as follows:

David Allan, High Chief Ranger		Grimsby, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger		Montreal, Que.
R. Elliott, High Secretary		Brantford, Ont.
A. R. Galpin, High Treasurer		Brantford, Ont.
David Allan	Elected Members	Grimsby, Ont.
J. A. A. Brodeur		Montreal, Que.
J. A. Stewart		Perth, Ont.
F. H. Davidson		Winnipeg, Man.
E. J. Freyseng		Toronto, Ont.
Blake Miller		Aylmer, Ont.
Dr. E. W. Moles		Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, $78,545,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof: None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c
Contracts in force 31st December, 1917			84,932	84,621,500 00
Add contracts taken during 1918, new or renewed			772	704,250 00
Add amount by which various certificates were increased during 1918			259	255,500 00
Gross number and amount of contracts on foot at any time during 1918			85,963	85,581,250 00
Deductions:				
		$ c.		
Contracts matured in 1918	1,192	1,191,500 00		
Contracts lapsed and cancelled in 1918	6,166	5,844,750 00		
Total deductions extended	7,358	7,036,250 00	7,358	7,036,250 00
Net contracts in force 31st December, 1918			78,605	78,545,000 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1918, 51,794.

Number of members of the society who died during 1918, 743.

The total amount of Funeral Benefits paid in 1918, High Court, $37,130.00; Subordinate Courts, $4,041.50.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918, was: High Court, $535,168.27; Subordinate Courts, $135,182.62.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1918, 8,426.

Total amount of Sick Benefits paid in 1918, High Court, $188,529.10; Subordinate Courts, $23,445.24.

Number of weeks' sickness experienced in 1918, 43,163 5-7.

Amount paid for medical attendance during 1918 (subordinate), $7,877.16.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)		$13,523 24
Cash value of bonds, debentures and other securities, as per list enclosed		6,419,879 24
Actual cash on hand, as per audit statement, 31st December, 1918	$135,182 62	
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Standard Bank, Brantford (current account)		113,781 64
Standard Bank, Brantford (current account)		38,240 56
Royal Bank, Quebec		5,000 00
Interest due and accrued		103,986 26
Office furniture and fixtures		9,335 39
Total assets Life Insurance Fund (not extended)	$6,130,960 81	
Total assets of Sick and Funeral Fund (not extended)	548,002 16	
All other assets		5,423 18
Total assets		$6,709,169 51
Less debit, Union Bank, Winnipeg, Man.		1,924 73
		$6,707,244 78

VI. Liabilities.

Amount of claims admitted	$147,698 42
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	2,709 65
Amount of all other liabilities	20,892 89
Total liabilities	$171,300 96

VII. Miscellaneous.

Suits instituted against the Society during 1918:

Estella Louise Bright vs. C.O.F., Supreme Court of Ontario, $1,000.00. Defence: Member was suspended and not re-instated prior to death. Action not yet brought to trial.

Rhoda Elizabeth Wyld vs. C.O.F., Supreme Court of Ontario, $1,000.00. Action not yet come to trial.

Edith Dixon vs. C.O.F., $1,000.00, Supreme Court of Ontario. Defence: Society is not liable under Section 69 of the Constitution and Laws. Action settled by payment of claim without costs.

Agnes Greenfield vs. C.O.F., County Court of County of Brant, $1,000.00. Defence: Monthly rate payable on 1st April, 1917, had not been paid. Judgment for $525 and costs. This was appealed but appeal had not been heard to December 31st, 1918.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assesments were made in 1918, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1918, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1918 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1918 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000; High Court Treasurer's bond, $75,000.

Number of certificate holders in Ontario at 31st December, 1918, 40,492.

Amount of insurance in force in Ontario at 31st December, 1918, $40,638,250.00.

Number of members in Ontario who died during 1918, 610.

Amount of death benefits paid to members during 1918, $607,787.14.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $6,370,187.92.

Cash received during 1918:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees	.....	.....	$3 671 22
Dues	.....	.....	132,270 15
Assessments	$878,838 51	.....	.....
Per capita tax	98,655 73	$9,988 00	.....
Fees	2,010 00	172 00	.....
Insurance levies	317,401 00	.....	.....
General Fund levies	37,137 50	3,202 00	.....
Supplies sold	1,059 97	172 19	.....
Premiums for guarantee bonds	1,737 00	225 25	.....

	High Court.	District High Courts.	Subordinate Courts.
Interest	406,523 59	19 00	.....
Other sources	3,045 93	2,001 80	94,291 39
Cash received from investments (not extended), $584,401.47.			
Totals	$1,746,409 23	$15,880 24	$230,232 76

IX. CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	High Court.	District High Courts.	Subordinate Courts.
Office expenses District High Court	.....	$1,095 98	.....
Organization expenses	$37,055 67	1,885 10	.....
Law costs	1,565 92	.....	.....
Registration fees	195 00	.....	.....
Investigation expenses	3,587 09	.....	.....
Executive Committee	1,731 76	88 40	.....
Supplies and printing	6,757 76	195 50	.....
Medical board	49 50	47 00	.....
Annual meeting	2,094 85	1,888 65	.....
Light, heat, taxes	1,016 88	.....	.....
Managing officers' salaries and officers' and auditors' fees	11,500 00	2,760 00	.....
Clerk hire	17,875 90	900 00	.....
Official journal	8,377 98	.....	.....
Stationery and advertising	391 77	609 61	.....
Postage, telegrams, etc.	3,693 55	.....	.....
Guarantee of bonds	1,034 23	.....	.....
Other management expenses in memo.	3,065 78	.....	.....
Total expenses of management	$99,993 64	$9,470 24	.....

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	1,186,128 50	.....	.....
Funeral benefits	37,130 00	.....	4,041 50
Sick benefits	188,529 10	.....	23,445 24
District High Court grants	.....	200 00	.....
Gratuities	376 30	.....	.....
Medical attendance	.....	.....	7,877 16
District deputies	.....	51 90	.....
Office furniture	193 90	.....	.....
Expenses of delegates, District High Court	175 00	.....	.....
Exchange and interest	2,196 81	.....	.....
Water rates	4 50	.....	.....
High Court grants	3,645 00	.....	.....
Rates Committee	346 14	.....	.....
Mortality expense account	1,859 77	.....	.....
Remitted to High Court on account	.....	5,851 75	.....
Office premises	107 24	.....	.....
Active Foreign Service Volunteers	40,189 74	.....	.....
Representative to High Court	.....	250 00	.....
Expenses, good of Order	368 50	.....	.....
Expenditure other than foregoing	249 70	.....	202,273 34
Cash paid for investments (not extended), $1,045,678.37			
Total expenditure	$1,561,493 84	$15,823 89	$237,637 24

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	4,034	3,843,500 00	2,424 05	90	84,600 00
25-29	8,189	7,783,750 00	4,878 36	164	155,596 16
30-34	11,068	10,622,750 00	6,920 79	162	152,016 78
35-39	11,989	11,587,250 00	7,644 61	129	122,796 09
40-44	11,950	11,766,250 00	8,061 10	106	104,012 83
45-49	10,559	10,690,000 00	7,941 05	92	91,389 78
50-54	8,722	9,123,000 00	6,540 27	108	108,730 67
55-59	6,303	6,850,500 00	5,540 40	105	111,940 45
60-64	3,398	3,742,000 00	3,248 45	93	101,563 94
65-69	1,511	1,628,000 00	1,406 06	65	72,752 62
70-74	640	664,000 00	552 75	36	38,850 00
75-79	171	173,000 00	120 45	27	26,708 24
80-84	55	55,000 00	35 30	14	13,837 61
85 and over	16	16,000 00	9 75	1	1,333 33
Totals	78,605	78,545,000 00	55,323 39	1,192	1,186,128 50

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive officers of the Society at the 31st December, 1918, were as follows:

Thos. S. Hudson, Grand Master ..... Montreal.
F. S. DeLong, Deputy Grand Master ..... Hamilton.
Chas. H. Denton, Past Grand Master ..... Tillsonburg.
Wm. Crellin, Grand Representative ..... Kintore.
F. C. Fielding, Grand Representative ..... Toronto.
Robert Fleming, Grand Secretary ..... Toronto.
W. H. Shaw, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1918	$2,194,520 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Net contracts in force 31st December, 1917			2,905	2,228,630 67
Add contracts taken in 1918, new or renewed			63	46,000 00
Gross number and amount of contracts on foot at any time during 1918			2,968	2,274,630 67
Deductions:				
		$ c.		
Contracts matured in 1918	41	32,676 61		
Contracts lapsed, surrendered or cancelled in 1918	70	47,260 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918	.....	173 39		
Total deductions extended	111	80,110 00	111	80,110 00
Net contracts on foot 31st December, 1918			2,857	2,194,520 67

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.

Forty-five members died during 1918, and the amount of funeral benefits paid was $1,800.00.

Five members' wives died and $100.00 funeral benefits were paid.

Total cash standing to credit of Funeral Fund, 31st December, 1918: $330.41.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1918: Grand Body, 3; Subordinates, 251.

The total amount of benefits paid in 1918: Grand Body, $83.72; Subordinates, $4,229.19.

Number of weeks' sickness experienced in 1918: Grand Body, 24 3-7; Subordinates, 1,272½.

The total amount paid for medical attendance (subordinate), was $1,468.70.

Total cash standing to credit of Sick Fund: Grand Body, $2,474.77.

V. Assets.

		Grand Body.	Subordinate Bodies.
Cash value of real estate		.....	$4,275 00
Cash value of mortgages		10,300 00	700 00
Cash value of bonds, debentures and securities		199,614 61	6,218 48
Cash on hand		146 86	.....
Cash on deposit to the Society's credit, not drawn against as follows:			
In Dominion Bank, Toronto		17,539 57	12,659 48
Dues and assessments due and unpaid		3,894 64	1,838 72
Interest due and accrued on mortgages		2,874 99	65 11
Total assets of Life Insurance Fund (not extended)	$210,956 19		
Total assets of Sick Fund (not extended)	2,805 18		
Total assets of Guarantee Fund (not extended)	500 00		
Total assets, General and other Funds (not extended)	4,950 33		
All other assets		1,537 11	5,748 66
Total assets		$235,907 78	$31,505 45

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amount of claims admitted	$6,036 63	.....
Amount of other liabilities	15 70	$442 21
Total liabilities	$6,052 33	$442 21

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Thirteen such assessments were made during 1918.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1918, were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

Certain changes were, during 1918, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,000.00.

Amount of bond of Grand Treasurer, $2,000.00.

Number of members in Ontario, 2,682.

Number of certificate holders in Ontario at 31st December, 1918, 2,682.

Amount of insurance in force in Ontario at 31st December, 1918, $2,038,270.67.

Number of members in Ontario who died during 1918, 41.

Amount of death benefits paid to Ontario members during 1918, $32,676.61.

Amount of disability benefits paid to Ontario members during 1918, $100.00.

Amount of endowment benefits paid to Ontario members during 1918, nil.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), Grand Body, $11,064.33.

	Grand Body.	Subordinate Bodies.
Cash received during 1918 from:		
Dues	.....	$19,204 30
Initiation fees	$121 00	132 00
Honorary dues	.....	24 25
Rent	.....	362 45
Degrees and cards	.....	21 00
Assessments (premiums)	36,718 68	.....
Per capita tax and levies	7,106 52	.....
Supplies sold	103 55	.....
Interest	12,968 88	519 78
Premiums for guarantee	226 50	.....
All other sources	4,559 32	1,372 80
From investment (not extended), $3,685.99.		
Total receipts	$61,804 45	$21,636 58

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Per capita tax or levies	.....	$10,066 61
Commission and organization	$360 02	.....
Law costs	244 62	15 00
Registration fees	35 00	.....
Expenses of annual meeting	796 10	175 00
Supplies bought	338 94	450 00

	Grand Body.	Subordinate Bodies.
Travelling expenses	60 78	48 50
Rent, light, heat and taxes	480 00	1,643 00
Salaries, officers' and auditors' fees	2,475 02	1,576 35
Clerk hire	1,059 98	75 25
Medical examiner's salary	400 00	.....
Official Journal of proceedings	442 00	.....
Printing, stationery and advertising	97 00	485 50
Postage, telegrams and express	253 69	657 75
Premium for guarantee	16 00	226 50
Total expenses of management	$7,059 15	$15,419 46

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	32,676 61	.....
Funeral benefits	1,900 00	.....
Sick benefits	83 72	4,229 19
Disability benefits	100 00	.....
Gratuities	.....	210 00
Other expenditure	829 34	.....
Medical attendance	.....	1,468 70
Cash paid for investments (not extended), $16,219.51.		
Total expenditure	$42,648 82	$21,327 35

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		$ c.	$ c.		$ c.
16–24	149	92,000 00	82 27	1	500 00
25–29	181	114,500 00	110 66	6	4,750 00
30–34	274	191,500 00	199 22	1	1,000 00
35–39	336	236,750 00	260 04	4	3,500 00
40–44	361	277,250 00	300 86	1	500 00
45–49	407	325,100 00	418 50	2	1,250 00
50–54	347	302,565 00	417 45	4	3,426 61
55–59	335	284,850 00	461 17	2	2,000 00
60–64	201	167,305 00	295 49	6	4,350 00
65–69	172	136,377 25	267 79	4	2,600 00
70–74	75	54,023 42	115 95	5	6,500 00
75–79	18	12,200 00	27 55	1	300 00
80–84	1	100 00	13	4	2,000 00
85 and over	.....	.....	.....	.....	.....
Totals	2,857	2,194,520 67	2,957 08	41	32,676 61

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive officers of the Society at the 31st December, 1918, were as follows:

D. J. Proctor, Supreme President ..... Toronto.
T. H. Carter, Supreme Vice-President ..... St. John, N.B.
W. H. Randall, Past Supreme President ..... Toronto.
John W. Carter, Supreme Secretary ..... Toronto.
C. Meech, Supreme Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1918, $3,486,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	4,060	3,619,850 00
Contracts taken during 1918	10	7,500 00
Add amount by which various certificates were increased during 1918	1	500 00
Gross number and amount on foot at any time during 1918	4,071	3,627,850 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918	67	62,650 00		
Contracts lapsed in 1918	83	78,250 00		
Amount by which various certificates still on foot were reduced	.....	200 00		
Total deductions extended	150	141,100 00	150	141,100 00
Net contracts on foot 31st December, 1918			3,921	3,486,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 26,811; juveniles, 2,543.

Number of members of the society who died during 1918, 269.

Number of members who died on active service, 250.

The total amount of funeral benefits paid in 1918 was $26,750.00.

Amount of benefits paid in respect of members on active service, $24,650.00.

Number of members' wives who died during 1918, 179, and the amount paid in respect thereof was $8,800.00.

Number of members' children who died during 1918, 41; amount paid in respect thereof was $607.00.

Number of juvenile members who died during 1918, 5; amount paid in respect thereof, $110.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1918, was $31,108.90; juvenile branch, $4,879.90.

Cash to credit of Active Service Funds, $2,504.24.

IV. Sick Benefits.

Number of members who received sick benefits during 1918, 3,465.

The total amount of benefits paid during 1918, Supreme Body, $9.00; Grand Body, $421.95; Subordinate Bodies, $48,863.05; Juvenile branch, $1,357.83.

Number of weeks' sickness experienced in 1918, 16,165.

Amount paid for medical attendance during 1918 was: Grand Body, $301.75; Subordinate Bodies, $26,315.95; Juvenile Branch, $1,962.67.

Total amount of cash standing to credit of fund at 31st December, 1918: Grand Body, $2,678.09; Subordinate Bodies, $249,523.54; Juvenile Branch, $12,758.43.

V. Assets.

		Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate		$55,227 08	.....	.....	.....
Cash value of mortgages		21,351 51	.....	.....	.....
Cash value of bonds, debentures, securities		67,750 00	.....	.....	.....
Actual cash in hand, 31st Dec., 1918		141 01	.....	$1,711 29	$494 59
Cash deposit in the following banks:					
Imperial Bank, Toronto, and Victoria Loan and Savings Company (Lindsay), and sundry banks, sundry places		83,779 74	$2,678 09	247,812 25	12,263 84
Interest due and accrued		1,881 26	.....	.....	.....
Total assets, life insurance Fund (not extended)	$114,148 21				
Total assets, Sick Fund	264,960 06				
Total assets, Guarantee Fund	8,276 91				
Total assets, General Fund	94,434 99				
Total assets, Funeral Fund	36,838 80				
Aggregate of all other assets		23,568 31	.....	.....	.....
Total assets		$253,698 91	$2,678 09	$249,523 54	$12,758 43

VI. Liabilities.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society	$21,100 00	.....	.....	.....
Amount of other liabilities	.....	$180 69	$1,700 98	$108 23
Total liabilities	$21,100 00	$180 00	$1,700 98	$108 23

VII. Miscellaneous

No actions or proceedings were taken by or against the Society during 1918.

Assessments for the purpose of life insurance are made monthly.

Fifteen such assessments were made during 1918, payable first of each month.

The books and accounts were duly audited January 29th, 1919.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and F. J. Davis, Toronto

No changes were made during 1918 in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, $3,000.00.

Amount of bond of Grand Treasurer, $1,000.00.

Number of members in Ontario, 20,129.

Number of certificate holders in Ontario, 2,711.

Amount of insurance in force in Ontario at 31st December, 1918, $2,799,750.00.

Number of members in Ontario who died during 1918, 56.

Amount of insurance benefits paid to Ontario members in 1918, $49,300.00.

Amount of disability benefits paid to Ontario members in 1918, $200.00.

Amount of funeral benefits paid to Ontario members during 1918, $18,550.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), Supreme Lodge, $120,912.56.

Juvenile and Subordinate, $264,224.18.

Cash received during 1918 from:

	Supreme Body.
Registration	$595 40
Dues	204 08
Assessments	105,667 57
Per capita tax and levies	44,874 43
Charter fees	28 89
Supplies sold	3,226 49
Interest	6,423 74
Premiums for guarantee of lodge officers	410 90
Rents	2,246 25
All other sources	237 41
Cash received from investments, $170.00.	
Total receipts	$163,915 16

Receipts by Grand body, $2,758.78.

Receipts by Subordinate branches, $188,079.40.

Receipts by Juvenile branches, $6,854.81.

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.
Cash paid during 1918 for:	
Commission	$2,483 10
Law costs	227 00
Registration fees	230 00
Investigation of claims	349 00
Discounts and drafts	165 40
Executive meetings	438 00
Alterations to buildings	962 59
Supplies bought	2,023 75
Travelling expenses	2,095 02
Rent, light, heat and taxes	2,610 06
Managing officers' salary and expenses	3,700 00
Medical examiners' fees	3 50
Clerk hire	4,710 00
Official journal	3,600 00
Printing, stationery and advertising	844 90
Postage, telegrams and express	978 80
Premiums for guarantee of lodge officers	16 00
Other management expenses	168 62
Total expenses of management	$25,605 74

(b) *Miscellaneous Expenditure.*

Actuarial expenses	100 00
Active service war claims	6,250 00
Life insurance payments	56,400 00
Funeral benefits	36,267 50
Total disability benefits	200 00
Benefits to widows and funeral war claims	24,650 00
Gratuities	23 00
Expenditure other than foregoing	269 00
For investments (not extended), $51,311.73.	
Total expenditure	$149,765 24

Expenditure by Grand body, $3,377.99.
Expenditure by Subordinate bodies, $191,768.56.
Expenditure by Juvenile branch, $6,215 39.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	20	15,000 00	19 75	1	500 00
25–29	94	82,000 00	82 70	2	2,000 00
30–34	186	156,500 00	148 35	5	5,000 00
35–39	334	295,500 00	336 20	3	2,500 00
40–44	385	360,250 00	434 74	2	2,000 00
45–49	489	475,250 00	644 55	7	7,000 00
50–54	549	603,850 00	814 08	5	6,200 00
55–59	484	531,750 00	785 71	8	7,000 00
60–64	342	399,300 00	653 61	7	9,000 00
65–69	239	274,200 00	471 20	8	8,000 00
70–74	195	221,600 00	452 00	8	8,600 00
75–79	59	58,700 00	174 42	8	7,000 00
80–84	7	6,350 00	26 93	2	2,200 00
85 and over	4	6,500 00	15 91	1	1,000 00
Totals	3,387	3,486,750 00	5,060 15	67	68,000 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive officers of the Society at the 31st December, 1918, were as follows.

A. C. Gordon, Grand Chief .....Toronto.
John Tytler, Grand Chieftain .....Toronto.
Alex. Fraser, Grand Treasurer .....Toronto.
Donald M. Robertson, Grand Secretary .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments sick or funeral benefits, $2,986,844.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1917			5,160	4,061,217 00
Add contracts taken during 1918			134	95,750 00
Add amount by which various certificates were increased during 1918				1,000 00
Gross number and amount of contracts on foot at any time during 1918			5,294	4,157,967 00
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918	106	89,000 00		
Contracts lapsed in 1918	1,290	1,064,373 00		
Contracts surrendered in 1918				
Contracts cancelled in 1918				
Add to deductions amount by which various certificates were reduced during 1918		17,750 00		
Total deductions extended	1,396	1,171,123 00	1,396	1,171,123 00
Net contracts on foot 31st December, 1918			3,898	2,986,844 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the Subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.
Number of members who received sick benefits in 1918, 55.
Total amount of benefits paid 1918, in respect of sick members, $1,370.56.
Number of weeks' sickness experienced during 1918, 321 2-7.
Total amount of cash standing to credit of fund, $4,683.23.

V. Assets.

Cash value of bonds, debentures, etc.		$621,966 08
Cash on deposit, Bank of Hamilton, Toronto		3,404 99
Bank of Hamilton (Reserve and General funds)		39,933 77
Bank of Hamilton, Toronto (Sick Benefit fund)		4,669 86
Interest due and accrued		11,084 56
Outstanding assessments		11,797 56
Premium loans on certificates		11,060 36
Deposit with Quebec Government		5,000 00
Total assets Life Insurance fund (not extended)	$683,855 11	
Total assets of Sick fund (not extended)	9,683 23	
Total assets of General funds (not extended)	15,374 34	
		$708,917 18
Less outstanding cheque		4 50
Total assets		$708,912 68

VI. Liabilities.

Amount of claims admitted	$23,750 00
Total liabilities	$23,750 00

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1918, payable on the first day of each month.

The Society's accounts were audited January 9th and 10th, 1919. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger

The names and post office addresses of the auditors of accounts for 1918 were: A. D. McIntyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, $6,000.

No changes were made, during 1918, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1918, 3,400.

Number of members in Ontario who died during 1918, 94.

Amount of death benefits paid to Ontario members during 1918, $79,786.66.

Amount of insurance in force in Ontario, 31st December, 1918, $2,637,844.00.

VIII. Cash Receipts.

Cash balance from 1917, $87,636.75.

	Grand Camp.	Subordinate Camps.
Cash received during 1918 from:		
Initiation fees	.....	$22 00
Dues	.....	10,078 68
Assessments and dues	$103 845 26	1' 3.047 91
Per capita tax	7,559 03	.....
Supplies sold	371 33	.....
Interest	31,011 10	.....
All other	35 25	1,388 28
Cash received from repayment of loan (not extended), $25,186.06.		
Total cash receipts	$142,821 97	$114,536 87

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1918 for:		
C.F.A., annual fee	$40 00	.....
Per capita tax	.....	$7.641 63
Interest	38 40	.....
Registration fees	145 00	.....
Taxes	729 92	.....
Law costs	10 00	.....
Guarantee bond, Grand Secretary	30 00	.....
Supplies bought	128 28	406 72
Travelling expenses	77 50	.....
Medical examiner's salary and expenses	83 90	.....
Salaries, officers,' committees' and auditors' fees	1,850 00	.....
Clerk hire	1,400 00	.....
Postage, telegrams and express	472 69	.....
Printing, etc.	889 85	.....
Premiums for guarantee bond	128 40	.....
Committee expenses	513 85	.....
Actuarial expenses	475 00	.....
Expenses *re* adjustment	388 85	.....
Other expenses	165 60	.....
Total expenses of management	$7,567 24	$8,048 35

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	93,512 47	.....
Sick benefits	1,370 56	.....
Refunds	187 98	.....
Paid by Subordinate Camps to Grand Camp for assessments	.....	104 022 47
All other expenditure	.....	3,825 07
Cash for investments, etc. (not extended), $105,002.41.		
Total expenditure	$102,638 25	$115,895 89

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	53	30,000 00	26 37	1	500 00
25–29	170	100,000 00	93 29	6	3,500 00
30–34	341	223,000 00	223 03	10	6,000 00
35–39	429	293,250 00	323 87	2	2,000 00
40–44	428	297,750 00	393 98	2	1,500 00
45–49	448	327,823 00	542 26	5	2,750 00
50–54	531	430,750 00	904 96	5	5,000 00
55–59	502	411,000 00	1,109 05	5	4,500 00
60–64	356	306,051 00	1,097 60	10	7,750 00
65–69	231	201,000 00	958 99	14	12,000 00
70–74	265	237,220 00	1,184 69	17	16,000 00
75–79	101	90,000 00	450 00	18	16,500 00
80–84	42	38,500 00	192 50	11	11,000 00
85 and over	1	500 00	2 50	.....	.....
Totals	3,898	2,986,844 00	7,503 09	106	89,000 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. C. Hocken, President ..... Toronto.
J. J. Williams, Vice-President ..... Woodstock
Isaac Crowley, Secretary-Treasurer ..... Toronto.
Benj. Kirk, Executive ..... Toronto.
Wm. Crawford, Executive ..... Toronto.
Lieut.-Col. Thos. A. Duff, Executive ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	4,951	4,799,000 00
Add contracts taken during 1918, new or renewed	103	98,500 00
Add amount by which various certificates were increased		
Gross number and amount of contracts on foot at any time during 1918	5,054	4,897,500 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918	109	108,000 00		
Contracts lapsed in 1918	258	241,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918				
Total deductions carried out	367	349,000 00	367	349,000 00
Net contracts on foot at 31st December, 1918			4,687	4,548,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1918.—No information.

IV. Sick Benefits.

No information.

V. Assets.

Cash value of mortgages	$12,600 00
Cash value of bonds, debentures, etc.	123,172 31
Cash in hands of Secretary-Treasurer	356 60
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	11,207 77
Interest due and accrued	1,625 00
Total assets	$148,961 68

VI. Liabilities.

Amount of claims supposed or reported unadjusted	$25,414 25
Total liabilities	$25,414 25

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Fourteen such assessments were made during 1918, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 15th, 1919.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1918 were as follows: William Chenery, Toronto, and James F. Harper, Hamilton.

No changes were, during 1918, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, $3,000.

Number of certificate holders in Ontario, 3,405.

Amount of insurance in force in Ontario, 31st December, 1918, $3,294,500.00.

Number of members in Ontario who died during 1918, 88.

Amount of death benefits paid to Ontario members during 1918, $75,662.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $143,996.34.

Cash received during 1918 from:

Application fees	$313 00
Dues	9 194 00
Assessments	91,507 10
Interest	7,406 29
Other sources	184 00
Repayment of investments, $379.21.	
Total receipts	$108,604 39

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Commission and organization expenses	$447 00
Registration fees	180 00
Supplies bought	87 51
Travelling expenses	182 00
Rent, light, heat, taxes and telephone	663 31
Salaries, officers' and auditors' fees	2,000 00
Medical examiner's salary and expenses	241 00
Clerk hire	2,213 45
Printing, stationery and advertising	1,302 67
Postage, telegrams and express	1,153 36
Premiums for guarantee	15 00
Investigation of claims	215 00
Other management expenses	217 25
Total expenses of management	$8,920 55

(b) *Miscellaneous Expenditure.*

Life insurance claims	96,343 50
Total expenditure	$105,264 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	149	147,000 00	131 30	6	5,500 00
25–29	349	338,500 00	332 91	11	11,000 00
30–34	483	468,000 00	506 08	9	9,000 00
35–39	577	548,500 00	650 19	9	9,000 00
40–44	574	550,500 00	726 45	8	7,500 00
45–49	599	566,500 00	846 17	8	7,944 00
50–54	573	552,000 00	896 68	4	4,000 00
55–59	515	509,500 00	852 09	9	8,840 00
60–64	419	419,000 00	778 06	9	8,939 00
65–69	217	217,000 00	402 95	7	6,948 00
70–74	138	138,000 00	274 74	14	13,745 00
75–79	76	76,000 00	176 05	10	10,000 00
80–84	16	16,000 00	38 56	4	4,000 00
85 and over	2	2,000 00	6 01	1	1,000 00
Totals	4,687	4,548,500 00	6,618 24	109	107,416 00

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts, 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

C. Arch. Williams, Supreme Regent ..... Chicago, Ill.
L. R. Geisenberger, Supreme Vice-Regent ..... Lancaster, Pa.
S. N. Hoag, Supreme Secretary ..... Boston, Mass.
A. S. Robinson, Supreme Treasurer ..... St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1918, $228,009,531.01.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	145,568	246,382,161 88
Add contracts taken during 1918 new and renewed	2,946	3,663,814 00
Add amount by which various certificates were increased during 1918	.....	1,947,542 63
Gross number and amount of contracts on foot at any time during 1918	148,514	251,993,518 51

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1918	3,459	6,291,589 18		
Contracts lapsed in 1918	9,304	13,761,997 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918	.....	3,930,401 32		
Total deductions extended	12,763	23,983,987 50	12,763	23,983,987 50
Net contracts on foot at 31st December, 1918			135,751	228,009,531 01

V. Assets.

Cash value of real estate, less incumbrances		$51,395 00
Cash value of bonds, etc.		4,689,822 67
Cash on deposit to Society's credit, not drawn against, in the following banks:		
	W. & O. B. Fund.	
Atlanta National Bank, Atlanta, Ga.	$15,347 95	
American Bank & Trust Co., Wilmington, N.C	13,586 85	
Boston Safe Deposit & Trust Co., Boston	12,899 95	
Merchants National Bank, Boston	13,003 23	
National Exchange Bank, Baltimore	13,450 19	
Mechanics Bank, Brooklyn	16,543 67	
Central National Bank, Cleveland	13,382 68	
First National Bank, Chicago	16,783 39	
Union Trust Co., Chicago	15,074 32	
People's State Bank, Detroit	28,162 52	
Bank of Toronto, Montreal	20,444 15	
First & Security National Bank, Minneapolis	17,067 39	
First National Bank, Kansas City	19,728 02	
Garfield National Bank, New York	52,909 70	
Market & Fulton National Bank, New York	31,311 30	
Central National Bank, Philadelphia	24,841 88	
People's National Bank, Pittsburg, Pa.	14,474 77	
First National Bank, Richmond, Va.	11,979 93	
Mechanics-American National Bank, St. Louis	50,227 42	
Merchants-Laclede National Bank, St. Louis	39,790 19	
Bank of Toronto, Toronto, Ont.	40,012 11	
Broad Street National Bank, Trenton, N.J.	20,373 54	
First National Bank, Utica, N.Y.	24,156 50	
National Bank of Westfield, N.Y.	28,285 31	
Wells-Fargo Nevado National Bank, San Francisco, Cal.	12,088 02	
Slater Trust Co., Pawtucket, R.I.	18,715 86	
State Bank of Evanston, Evanston, Ill.	11,232 72	
Total		595,873 56
	General Fund.	
Merchants National Bank, Boston	$14,739 78	
Central National Bank, Cleveland	4,814 61	
People's State Bank, Detroit	12,783 88	
The Bank of Toronto, Montreal	2,740 94	
Garfield National Bank, New York	13,902 02	
Central National Bank, Philadelphia	13,165 94	
First National Bank, Richmond, Va.	7,481 51	
Mechanics-American National Bank, St. Louis	13,540 12	
The Bank of Toronto, Toronto, Ont.	2,768 47	
Broad Street National Bank, Trenton, N.J.	9,816 72	
First National Bank, Utica, N.Y.	7,111 49	
The National Bank of Westfield, N.Y.	7,293 20	
Total		110,158 68
Contingent Fund of Supreme Officers		8,500 00
Emergency Fund		215,539 23
Provincial Treasurer, Quebec		5,000 00

Dues and assessments due and unpaid		626,088 36
Interest due and accrued on bonds		69,539 11
Interest due and accrued on bank balances and deposits		1,952 18
Total assets of Life Insurance Fund (not extended)	$1,166,453 74	
Total assets of Emergency Fund (not extended)	4,960,964 19	
Total assets of General and other funds (not extended)	296,404 80	
Amount of liens secured by benefit certificates matured by death, unpaid		21,677 11
All other assets		23,063 65
Total assets		$6,418,609 55

VI. Liabilities.

Amount of claims admitted	$126,309 32
Amount of claims supposed or reported or unadjusted	884,508 00
Amount of claims resisted (Classes D. and E.)	23,000 00
All other liabilities	787 68
	$1,034,605 00

VII. Miscellaneous.

No actions were instituted by or against the Society in Ontario during 1918.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1918.

The accounts and books of the Society were audited for the year 1918, in March and September.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1918: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md.; L. J. Meiser, St. Louis, Mo.

No changes were, during 1918, made in the Constitution.

Amount of bond of Supreme Secretary, $20,000.00.

Amount of bond of Supreme Treasurer, $100,000.00.

Number of certificate holders in Ontario at 31st December, 1918, 1,472.

Amount of insurance in force in Ontario at 31st December, 1918, $2,638,027.00

Number of members in Ontario who died in 1918, 40.

Amount of death benefits paid to Ontario members during 1918, $71,075.60.

VIII. Cash Receipts.

Cash balance from 1917 (not extended)	$979,042 11
Half cash liens, 1917	1,217,373 40
Half cash liens, matured, 1917	25,813 81
Half cash liens, matured, 1918	150,853 87
Interest—accumulations on liens	33,382 79

Cash received during 1918 from:		
Dues		$304,607 80
Assessments		6,684,557 00
Fines		723 10
Supplies sold		992 47
Interest and dividends		208,285 22
All other sources		17,905 88
Cash received from payment of loans or investments (not extended)	$228,307 30	
Total cash receipts		$7,217,051 47

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:		
Commission and organization expenses		$16,894 50
Law costs		12,314 16
Registration fees, insurance departments		811 50
Investigating claims		299 48
Expenses annual meeting		21,048 94
Supplies bought		182 83
Travelling expenses		5,675 44
Interest		132 50
Rent, light, heat and taxes		8,878 69
Salaries, officers' and auditors' fees		29,750 00
Medical examiner		4,500 00
Clerk hire		55,256 51
Official journal		12,457 05
Printing, stationery and advertising		20,904 15
Postage, telegrams and express		6,477 93
Actuarial services		593 51
Fraternal Congress		836 29
Allowances to standing committees		3,550 00
Other management expenses (detailed in memo.)		20,606 98
Total expenses of management		$221,170 46

(b) *Miscellaneous Expenditure.*

Life insurance claims		5,846,516 70
Half cash liens recovered at payment of death claim (not extended)	$161,832 04	
Half cash liens, lapses and cancellations (not extended)	103,040 75	
Half cash options, 1918 (not extended, $1,421,642.25)	97,834 39	
For investments (not extended),		
Total expenditure		$6,067,687 16

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16–24	3,011	3,342,000 00	3,791 86	44	47,000 00
25–29	5,735	6,655,296 00	8,491 45	126	150,500 00
30–24	9,098	11,287,268 00	15,862 78	147	178,000 00
35–39	13,390	18,426,016 00	28,029 84	169	220,500 00
40–44	18,326	27,728,458 00	44,937 08	202	322,162 00
45–49	20,543	34,994,064 00	61,793 86	295	531,165 00
50–54	21,526	40,687,282 00	83,393 80	347	650,694 00
55–59	19,048	37,570,793 00	91,987 67	499	1,010,079 00
60–64	14,152	27,946,109 00	90,930 14	555	1,115,283 67
65–69	6,011	10,726,870 00	67,341 03	448	893,904 34
70–74	2,991	5,258,463 00	41,693 14	296	560,027 17
75–79	1,211	2,091,220 00	18,222 93	174	311,541 00
80–84	497	897,523 00	8,730 39	101	177,496 00
85 and over	212	398,169 00	4,415 62	56	123,237 00
Totals	135,751	228,009,531 00	569,621 59	3,459	6,291,589 18

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1964; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, and May 21st, 1915, under Act 169, Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Daniel P. Markey, Supreme Commander	Detroit.
L. E. Sisler, Supreme Record Keeper	Detroit.
J. B. McDannell, Trustee	Buffalo.
James F. Downer, Trustee	Chicago.
W. E. Blaney, Trustee	Pittsburg, Pa.
R. B. Anderson, Trustee	St. Louis, Mo.
S. W. Trusler, Trustee	Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	300,061	359,824,687 82
Add contracts taken during 1918, new or renewed	17,970	18,141,000 00
Gross number and amount of contracts on foot at any time during 1918	318,031	377,965,687 82

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918 (Deaths)	4,861	6,102,994 60		
Contracts lapsed in 1918	18,370	17,608,533 59		
Total deductions extended	23,231	23,711,528 19	23,231	23,711,528 19
Net contracts on foot at 31st December, 1918			294,800	354,254,159 63

III. Funeral Benefits.

Total membership of Sick and Accident Fund at 31st December, 1918, was 12,589.

Number of members who died during 1918, 113.

Total amount of funeral benefits paid during 1918, $5,650.00.

IV. Sick Benefits.

Number of members who received sick and accident benefits in 1918, 3,019.
Total amount of benefits paid, $63,456.23.
Number of weeks' sickness experienced during 1918, 9,894.
Total amount of cash standing to credit of benefit fund, 31st December, 1918. $427,032.12.

V. Assets.

Cash value of real estate		$175,000 00
Bonds, etc.		13,685,174 93
Actual cash on hand, 31st December, 1918		19,441 08
Cash on deposit to the Society's credit, not drawn against, in the following banks:		
First National Bank, New York		77,794 49
First National Bank, Detroit		314,392 92
Bank of Toronto, Toronto, Ont.		13,323 17
Commercial National Bank, Charlotte, N.C.		1,000 00
Industrial Savings Bank, Flint		18,534 42
Industrial Savings Bank, Flint		25,000 00
Dues and assessments, due and unpaid on certificates in force (estimated)		525,000 00
Interest due and accrued		2,002,424 10
Liens, charges and interest thereon on certificates		8,206,467 97
Total assets of Relief Fund No. 1 (not extended)	$130,618 69	
Total assets Life Benefits Fund (not extended)	347,864 73	
Total assets Sick and Funeral Fund (not extended)	19,161 75	
Total assets General Fund (not extended)	38,550 54	
Total assets Reserve Fund (not extended)	13,685,174 93	
Total assets Relief Fund No. 2 (not extended)	815 36	
Total assets Trust Fund (not extended)	18,534 42	
Total assets Patriotic Fund (not extended)	88,940 59	
Total assets		$25,063,553 08

VI. Liabilities.

Amount of claims admitted by Society	$716,506 70
Amount of claims resisted	23,921 60
Amount of sick and accident claims due and unpaid, 31st December, 1918	1,671 31
Present value of deferred disability claims, payable in instalments	1,567,450 91
Amount of other liabilities	135,661 46
Total liabilities	$2,445,211 98

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1918: In Ontario, none.

Assessments were made monthly in 1918.

Twelve assessments were made during the year 1918, and were payable on the first day of each month, and one special assessment.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1918: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1918 in relation to insurance certificates or benefits.

No changes were, during 1918, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, $75,000.00.

Number of members in Ontario at 31st December, 1918, 8,932.

Number of certificate holders in Ontario, 31st December, 8,778.

Amount of insurance in force in Ontario at 31st December, 1918, $9,100,000.00.

Number of members in Ontario who died during 1918, 127.

Amount of death benefits paid to Ontario members during 1918, $148,698.83.

Amount of disability benefits paid to Ontario members during 1918, $27,655.93.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $14,259,987.56.

Cash received during 1918 from:

Certificate fees	$25,581 50
Assessments	6,127,487 17
Per capita tax	283,989 50
Supplies sold	7,672 66
Rent	2,000 00
Interest	749,389 93
Profits on bond sales	2,072 76
Relief fund fees	46,501 95
Refund for relief paid in 1917	23,750 00
Transfer from L. B. Real Estate to L. B. Fund	25,000 00
All other sources	66,319 23
Total receipts	$7,462,764 70

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Per capita tax, etc.	$372,734 10
Commission and organization expenses	139,679 64
Law costs	5,413 74
Registration fees	1,901 72
Investigation of claims	8,872 21
Supplies bought	23,674 14
Travelling expenses	3,508 20

Rent, light, heat and taxes	7,215 60
Officers' salaries and auditors' fees	28 300 00
Medical examiner's salary and expenses	55,495 99
Clerk hire	103,793 77
Printing, stationery, etc.	26,979 24
Printing, official journal	27,228 14
Postage, telegrams and express	28,379 35
Furniture and fixtures	2,859 74
Actuarial expenses	855 26
Other expenses	6,971 28
Total expenses of management	$843,872 12

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	5,467,296 84
Sick benefits	69,106 23
Total disability benefits	634,342 89
Gratuities to distressed members	12,268 81
War claims, Patriotic Fund	213,250 00
All other expenditure	152,954 36
Total expenditure	$7,393,091 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	18,562	18,481,300 00	167,552 36	273	268,500 00
25–29	21,991	22,654,300 00	285,379 00	324	317,500 00
30–34	29,407	29,240,887 00	407,088 00	356	379,750 00
35–39	35,438	37,583,719 68	499,002 00	322	358,303 84
40–44	39,507	44,842,821 20	605,353 00	409	483,210 44
45–49	41,223	51,000,443 09	691,153 00	417	511,150 00
50–54	39,292	51,854,531 04	693,806 00	557	742,395 20
55–59	30,811	42,989,681 93	1,044,119 66	701	983,375 00
60–64	21,665	31,265,998 75	535,442 94	675	932,352 82
65–69	11,590	17,264,289 74	282,639 63	499	718,260 07
70–74	4,275	6,022,047 90	91,780 00	338	473,529 03
75–79	991	988,564 56	28,110 00	150	122,972 93
80–84	48	65,574 74	.....	14	8,725 00
85 and over	.....	.....	.....	1	200 00
Totals	294,800	354,254,159 63	5,331,425 59	5,036	6,300,224 33

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Rev. W. P. Fletcher Dominion Councillor .....Toronto, Ont.
C. VanNorman Emory, Dominion Secretary .....Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	4,773	5,333,500 00
Add contracts taken during 1918, new or renewed	140	112,000 00
Add amount by which various certificates were increased during 1918		2,000 00
Gross number and amount of contracts on foot at any time during 1918	4,913	5,447,500 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918 by death	89	106,500 00		
Contracts surrendered for cash value	14	22,500 00		
Contracts lapsed in 1918	414	425,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918		2,500 00		
Total deductions extended	517	557,000 00	517	557,000 00
Net contracts on foot 31st December, 1918			4,396	4,890,500 00
Number of certificate holders in good standing on 31st December, 1918			3,582	3,895,000 00
Number of certificates temporarily suspended at 31st December, 1918			814	995,500 00
Grand total of certificate holders 31st December, 1918			4,396	4,890,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Twenty-two members of the Grand Council died in 1918, and funeral benefits were paid amounting to $1,100.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1918 sick benefits to 230 members.

Amount paid for sick benefits, $5,149.00.

The total number of weeks' sickness experienced was 1,165.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1918, was $15,038.48.

V. Assets.

		Supreme Body.
Cash value of mortgages		$218,027 00
Bonds, etc.		228 218 36
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton		18.232 34
Merchants Bank, Montreal		5,000 00
Dues called but not yet payable		16,249 32
Interest due or accrued		18,977 42
Other assets		4,117 43
Total assets Life Insurance Fund (not extended)	$507,828 55	
Total assets General Fund and other funds (not extended)	993 32	
Total		$508,821 87

VI. Liabilities.

Amount of claims admitted by Society	$23,000 00
Amount of other claims	5,000 00
Total amount of all liabilities	$28.000 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1918.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1918.

The Society's books were duly audited during 1918 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1918 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, $10,000.00.
Number of members in Ontario, 31st December, 1918, about 4,000.
Number of certificate holders in Ontario, 31st December, 1918, 3,328.
Amount of insurance in force in Ontario, 31st December, 1918, $3,380,500.00.
Number of members in Ontario who died in 1918, 72.
Amount of death benefit claims paid to Ontario members during 1918, $78,073.05.
Amount of cash surrender values paid during 1918, $6,852.72.

VIII. Cash Receipts.

Cash balance from 1917 (not extended),
Cash received during 1918:

	Supreme Body.	Grand Body.
Certificate fees	$44 00	.....
Assessment fees	6,763 40	.....
Assessments	101,706 80	$7,215 56
Per capita tax and levies	2,023 58	3,481 15
Propagation fund	2,075 62	.....
Supplies sold	49 16	132 54
Interest and dividends	25,137 77	918 61
Guarantee premiums	90 75	.....
All other sources	7,140 78	270 21
Received from investments (not extended), $14,652.81.		
Sessional tax	.....	423 00
Total	$145,031 86	$12,441 07

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.
Cash paid during 1918 for:		
Office expenses	$23 50	$1,145 28
Commission and organization expenses	2,345 82	103 70
Law costs	272 96	.....
Registration fees	165 00	.....
Expenses of annual or biennial meeting	857 25	433 46
Interest	456 66	120 00
Remittances	54 85	.....
Supplies bought	17 72	86 42
Travelling expenses	156 00	17 85
Rent, light, heat and taxes	707 08	209 00
Managing officers' salaries and officers' and auditors' fees	1,980 00	1,670 00
Medical officers' salaries and expenses	144 80	83 76
Clerk hire	1,063 50	596 10
Official journal	1,901 66	.....
Printing (other than official journal), stationery and advertising	1,172 20	22 35
Postage, telegrams and express	547 32	210 05
Premiums for guarantee	74 27	6 25
Board fees	185 40	.....
Other management expenses detailed in memo.	931 63	361 76
Total expenses of management	$13,057 62	$5,061 98

(*b*) *Miscellaneous Expenditure.*

	Supreme Body.	Grand Body.
Cash surrender benefits	6,852 72	.....
Life insurance claims other than endowments	93,317 17	.....
Funeral benefits	.....	1,100 00
Sick benefits	.....	5,149 00
Cash paid for investments, $59,483.15.		
Grand totals	$113,227 51	$11,310 98

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	240	206,500 00	173 98	3	2,000 00
25–29	244	231,500 00	231 06	4	3,000 00
30–34	357	330,000 00	369 10	3	3,000 00
35–39	376	371,500 00	488 85	4	3,000 00
40–44	397	401,250 00	625 64	2	1,500 00
45–49	464	492,250 00	954 54	4	5,000 00
50–54	560	630,250 00	1,508 60	4	3,000 00
55–59	527	627,250 00	1,932 47	10	14,000 00
60–64	441	544,250 00	2,154 12	10	14,500 00
65–69	437	573,500 00	3,037 27	19	24,500 00
70–74	242	330,250 00	2,282 61	12	14,000 00
75–79	68	98,000 00	790 35	12	16,000 00
80–84	28	37,000 00	295 20	2	3,000 00
85 & over	15	17,000 00	97 90	.....	.....
Totals	4,396	4,890,500 00	14,941 69	89	106,500 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Thomas H. Cannon, High Chief Ranger .....Chicago, Ill.
Thos. F. McDonald, High Secretary .....Chicago, Ill.
Gustave Keller, High Treasurer ..... Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1918.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, $150,396,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	150,797	150,942,500 00
Add contracts taken during 1918, new or renewed	5,920	5,367,500 00
Add amount by which various certificates were increased during 1918	.....	25,500 00
Gross number and amount of contracts on foot at any time during 1918	156,717	156,335,500 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1918, death	2,574	2,605,000 00		
Contracts lapsed in 1918	3,693	3,333,750 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918	.....	.....		
Total deductions extended	6,267	5,938,750 00	6,267	5,938,750 00
Net contracts on foot 31st December, 1918			150,450	150,396,750 00

IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports are made to the High Court.

V. Assets.

Bonds, debentures, etc.	$8,148 617 14
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	17,619 18
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec (special deposit)	5,000 00
Interest due and accrued	128,517 30
Due from Subordinate Courts	15,768 90
Furniture and fixtures	6,205 30
Amount of all other assets	3,985 12
Total assets	$3,330,712 94

VI. Liabilities.

Amount of claims admitted	$727,250 00
Amount of claims supposed or reported	6,156 66
Amount of claims resisted	9,185 00
Total liabilities	$742,591 66

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1918 in Ontario.—None.

Assessments are made monthly, and are payable first of each month.

Twelve such assessments were made during the year 1918.

The Society's books were audited January and July, 1918.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1918 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

No changes were made during 1918 in the constitution or rules of the Society.

Bond of Supreme Secretary, $50,000.00.

Bond of Supreme Treasurer, $250,000.00.

Number of members in Ontario, 31st December, 1918, 8,480.

Number of certificate holders in Ontario, 31st December, 1918, 8,480.

Amount of insurance in force in Ontario at 31st December, 1918, $9,262,000.00.

Number of members in Ontario who died during 1918, 148.

Amount of death benefits paid to Ontario members during 1918, $146,500.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $35,590.30.

Cash received during 1918 from:	
Assessments (mortuary)	$2,238,555 78
Loyalty assessments	150,912 64
Per capita tax and levies	151,412 34

Certificate fees	5,201 00
Supplies sold	3,922 57
Interest	359,470 45
Borrowed money	327,828 54
Premiums for guarantee of lodge officers	20 00
All other sources	1,134 14
Cash received from repayment of loans or investments (not extended), $145,000.00.	
Total receipts	$3,2 8,457 46

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

National Fraternal Congress and A. F. C. S.	$326 50
Law costs	2,662 19
Registration fees, Insurance Departments	525 00
Expenses of annual or biennial meeting	31,008 94
Medical examiners' salary and expenses	1,900 00
Investigation of claims	307 09
Travelling expenses	5,584 38
Furniture and fixtures	820 30
Rent, light, heat and fire insurance	5,532 89
Salaries, officers' and auditors' fees	16,943 80
Clerk hire	25 144 12
Official journal	25,125 38
Printing, stationery and advertising	3,526 75
Postage, telegrams and express, telephone	6,968 27
Actuary fees	165 00
Premiums for guarantee of lodge officers	1,000 00
Other management expenses	869 86
Total expenses of management	$128,413 38

(b) Miscellaneous Expenditure.

Life insurance claims	2,057,045 38
Per capita tax or levies, other than for management	34,325 19
Expenditure, other than foregoing	7,265 38
Total expenditure	$2 226,959 33

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	16,844	15,050,250 00	155,237 52	238	240,000 00
25–29	16,769	15,467,250 00	175,904 36	343	346,000 00
30–34	19,237	18,203,750 00	228,786 13	294	282,000 00
35–39	18,941	18,664,750 00	263,184 37	267	266,000 00
40–44	19,926	20,023,250 00	299,528 04	228	237,250 00
45–49	19,049	19,853,750 00	314,815 20	240	244,000 00
50–54	19,768	17,922,750 00	300,437 61	239	245,750 00
55–59	12,491	13,749,500 00	259,451 61	238	247,000 00
60–64	7,111	7,971,500 00	145,514 19	245	244,500 00
65–69	2,589	2,736,000 00	70,071 17	138	142,500 00
70–74	565	589,000 00	20,287 06	75	80,000 00
75–79	150	158,000 00	5,175 92	24	25,000 00
80–84	5	7,000 00	162 60	5	5,000 00
85 & over	.....	.....	.....	.....	.....
Totals	150,445	150,396,750 00	2,238,555 78	2,574	2,605,000 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1918, were as follows:

Alf. W. Wilkes, Grand Chancellor ..... Hamilton.
W. H. Corrie, Grand Vice-Chancellor ..... St. Thomas.
A. G. Marshall, Grand Prelate ..... Ottawa.
Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
John Burns, Grand Master of Exchequer ..... Niagara Falls.
James G. Wilson, Past Grand Chancellor ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	72,461	96,506,135 00
Add contracts taken during 1918	5,013	6,628,974 00
Gross number and amount of contracts on foot at any time during 1918	77,474	103,135,109 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts matured in 1918	1,323	1,956,548 60		
Contracts lapsed in 1918	3,604	4,611,114 00		
Contracts surrendered	.....	.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1918	.....	202,001 40		
Total deductions	4,927	6,769,664 00	4,927	6,769,664 00
Net contracts on foot 31st December, 1918			72,547	96,365,445 00

In Ontario, 216.
No. of deaths, 4.
Benefits paid, $6,000.00.
Amount of insurance in force in Ontario, $238,443 00

VIII. Cash Receipts.

Fees	$33 49
Interest (bank)	2,101 88
Monthly payments	2,486,212 95
Income from investments	495,411 79
Other sources	8 061 25
Total receipts	$2,991,851 36

IX. Cash Expenditure.

Life insurance claims	$1,835,018 00
Printing, supplies and office expenses	6,201 96
Medical examinations	8,471 00
Organization	80,723 18
Adjusting claims	1,621 26
Depreciation in municipal bonds	12,442 66
Commission	112,581 61
All other expenditures	156,706 54
Total expenditure	$2,213,766 21
Balance, receipts over expenditure, 1918	$778.085 15
Balance on hand, 31st December, 1917	9,471,993 08
Balance on hand, 31st December, 1918	$10,250,078 23
Deposited as follows:	
Cash in bank	$158,385 04
Cash in office	750 00
Bonds and securities	10,090,943 19
	$10,250,078 23

GRAND LODGE OF ONTARIO.

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,421 at 31st December, 1918.

Number of members of the Society who died during 1918, 41; funeral benefits amounting to $2,376.60 were paid.

IV. Sick Benefits.

Number of members who received sick benefits during 1918, 222.

Amount of benefits paid during 1918, in respect of sick members, $4,963.02.

Number of weeks' sickness experienced in 1918, 1,383.

Amount paid for medical attendance during 1918, $1,337.32.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1918, $44,474.32.

V. Assets.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1918	$1,692 53	$49,393 11
All other	.....	19,822 58
Total assets	$1,692 53	$69,215 69

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	$424 31

VII. Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month. Eleven such payments were made during 1918.

The books of the Society were audited on August 12th, 1918.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: J. R. George, Port Hope; J. E. Ripper, St. Catharines, and H. F. Daniel, Toronto.

Amount of Grand Treasurer's Bond, $500.00.

Amount of Grand Secretary's Bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), Grand Body, $2,497.63.

	Grand Body.	Subordinate Bodies.
Cash received during 1918 from:		
Initiation and application fees	.....	$889 00
Per capita tax	$2,263 50	.....
Dues	.....	19,312 34
Assessments	.....	498 45
Degrees and cards	.....	1,529 90
Supplies sold	533 38	78 83
Rent	.....	414 05
Interest	.....	1,906 37
All other sources	.....	249 88
Total receipts	$2,796 88	$24 878 82

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Per capita tax and levies	$238 98	$2,614 70
Registration fee	25 00	.....
Expenses of annual meeting	1,423 32	.....
Supplies bought	248 04	588 69

	Grand Body.	Subordinate Bodies.
Rent, light, heat and taxes	36 00	3,706 09
Travelling expenses	266 80	.....
Salaries, officers' and auditors' fees	750 00	1,620 50
Clerk hire	15 00	.....
Official journal	363 28	.....
Printing, stationery and advertising	40 25	910 96
Postage, telegrams and express	184 32	378 33
Premiums for guarantee of lodge officers	10 00	.....
Total expenses of management	$3,600 99	$9,819 27
(b) Miscellaneous Expenditure.		
Funeral benefits	.....	1,044 60
Benefits to widows and orphans	.....	1,350 00
Sick benefits	.....	5,160 02
Medical attendance	.....	1,337 32
Gratuities to distressed members	.....	1,113 70
Other expenditures	.....	3,342 94
Total expenditure	$3,600 99	$22,967 85

Schedule by ages of membership, amount of insurance, etc, at 31st December, 1918.

(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	.....	.....	.....	.....	.....
25-29	.....	.....	.....	.....	.....
30-34	1	1,186 00	19 56	.....	.....
35-39	13	19,567 00	319 20	.....	.....
40-44	19	30,218 00	469 55	1	3,000 00
45-49	68	102,839 00	2,236 53	1	2,000 00
50-54	102	176,367 00	4,868 25	6	9,000 00
55-59	133	236,254 00	8,528 18	4	10,000 00
60-64	177	329,410 00	15,321 80	8	13,500 00
65-69	235	441,556 00	27,275 49	16	27,170 00
70-74	230	382,823 00	30,367 56	21	40,918 00
75-79	112	186,633 00	19,734 82	13	31,225 00
80-84	28	38,855 00	5,322 21	7	7,671 00
85 & over	6	10,500 00	1,974 60	.....	.....
Totals	1,124	1,956,208 00	116,437 75	77	144,484 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col 2	Mortuary Receipts. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	769	942,500 00	17,145 79	11	11,425 74
25–29	3,640	4,249,334 00	79,837 68	51	58,591 57
30–34	7,048	8,217,083 00	144,788 75	85	101,443 05
35–39	9,999	11,813,499 00	199,132 56	109	141,212 84
40–44	11,337	14,033,747 00	240,366 01	111	139,989 92
45–49	11,871	15,596,566 00	280,153 01	140	187,692 74
50–54	10,167	14,349,703 00	285,368 45	171	253,732 00
55–59	8,325	12,462,687 00	284,158 58	189	311,440 74
60–64	5,216	8,028,996 00	225,599 38	177	278,014 00
65–69	2,178	3,401,553 00	214,885 42	126	203,882 00
70–74	689	1,047,024 00	70,334 88	50	87,140 00
75–79	154	225,248 00	19,149 04	20	30,000 00
80–84	25	31,797 00	3,823 29	6	7,500 00
85 & over	5	9,500 00	1,738 06	.....	.....
Totals	71,423	94,409,237 00	2,066,480 90	1,246	1,812,064 60

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1918.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1918, were as follows:

Alec Cook, President ..... Toronto.
C. J. Tuthill, 1st Vice-President ..... Toronto.
W. Moore, 2nd Vice-President ..... Toronto.
E. Fielding, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS

Real estate	$35,000 00
Bonds, debentures, etc.	1,374,386 31
Cash on deposit, not drawn against, in Dominion Bank, Toronto	6,759 43
Total assets	$1,416,145 74

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1918.

No assessments are made.

The Society's books were duly audited on December 14th, 1918.

Books of record or account kept for the purpose of insurance contracts or benefits: Insurance Register.

Names and post office addresses of the auditors for 1918 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during the year ending 30th November, 1918, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, $3,000.00.

Number of members, 12,447.

Number of members whose mortuary benefits were paid in year ending 30th November, 1918, 100.

Amount of benefits paid during the year, $78,052.63.

Amount of insurance in force, 30th November, 1918, $5 559,970.00.

VIII. Cash Receipts.

Cash balance from 1917, $14,767.54.	
Cash received during 1918:	
Travelling certificates	$115,881 40
Honorary certificates	8,590 00
Duplicate certificates	210 00
Interest and dividends	63,518 00
Rents	4,510 00
Investments repaid (not extended), $5,318.94.	
Total receipts	$192,709 40

IX. Cash Expenditure.

(a) *Expenses of Management.*

Amount paid during 1918:	
Commission expenses of agencies	$2,258 56
Law costs	115 30
Expenses of annual meeting	150 00
Supplies bought	123 07
Travelling expenses	177 30
Rent, light, heat and taxes, etc.	6,207 40
Managing officers' salaries, etc.	4,488 00
Clerk hire	1,868 00
Printing and advertising	1,509 28
Postage and stationery, etc.	1,116 71
Patriotic and Red Cross subscriptions	10 500 00
Volunteer members	2,790 00
Other managing expenses	1,135 16
Total	$32,438 78

(b) *Miscellaneous Expenditure.*

Mortuary benefits	78,052 63
Investments (not extended), $95,545.04.	
Total expenditure	$110,491 41

THE ST. JOSEPH UNION OF CANADA.

(File I, pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Tetreault, President ..... Sherbrooke, Que
Chas. Leclerc, Secretary-Treasurer ..... Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1917			28,855	27,907,920 00
Add contracts taken during 1918, new or renewed			1,621	1,160,600 00
Gross number and amount of contracts on foot at any time during 1918			30,476	29,068,520 00
Deductions:				
		$ c.		
Contracts matured in 1918	449	374,110 00		
Contracts lapsed in 1918	8,319	8,353,810 00		
Reduction of certificates		3,331,325 00		
Total deductions extended	8,768	12,059,245 00	8,768	12,059,245 00
Net contracts on foot at 31st December, 1918			21,708	17,009,275 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1918, 153.
Amount paid in respect of deceased wives of members, $9,050.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1918, 3,226.
Amount of sick benefits paid, $90,975.75.
Number of weeks' sickness experienced during 1918, 20,217.
Amount standing to credit of Sick Benefit Fund.—No information.

V. Assets.

Cash value of real estate, less encumbrances		$80,600 00
Cash value of mortgages		22,800 00
Bonds, debentures, etc.		1,355,476 57
Cash on hand held by cashier		.....
Cash on deposit to the Society's credit in the following chartered banks:		
Provincial Treasurer, Quebec		5,000 00
Provincial Treasurer, New Brunswick		5,000 00
La Banque Provinciale, and Hochelaga		210 33
Royal Bank		6 32
La Banque Hochelaga		80,633 64
La Banque Nationale		15 62
Interest due and accrued		27,216 61
Advances to aged members		5,027 19
Advances to members of the Social Class		248,835 97
Total assets, Insurance Fund (not extended)	No information.	
Total assets, Sick and Funeral Fund (not extended)		
Total assets, Guarantee Fund (not extended)		
Total asset, General and other funds (not extended)		
All other assets		7,617 05
Total assets		$1,838,439 30

VI. Liabilities.

Amount of claims admitted by the Society	$62,300 00
Amount of claims for death of members' wives	1,100 00
Dues to members of the social class, payable weekly	130,311 99
All other	151,255 17
Total liabilities	$344,967 16

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1918: St. Onge vs. L'Union St. Joseph du Canada, Supreme Court of Ontario, $1,000. Defence: Society claims contract did not exist because of suspension. Action dismissed.

Assessments are made monthly.

Twelve assessments were made during 1918, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1918.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

No changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: Aurelien Belanger and J. Pinard, M.P.P., Ottawa

Amount of bond of Secretary-Treasurer, $5,000.

Amount of bond of Cashier, $2,000.

Number of members in Ontario, 31st December, 1918, 5,189.

Amount of insurance in force in Ontario at 31st December, 1918.—No information.

Number of members in Ontario who died in 1918, 138.

Amount of death benefits paid to Ontario members in 1918.—No information.

Amount of disability benefits paid to Ontario members in 1918.—No information.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $13,539.51.

Cash received during 1918 from:

Application fees	$196 00
Assessments	463,707 56
Transfer fees, degrees and cards	455 25
Supplies sold	97 64
Rent	8,529 00
Profit and loss	564 86
Interest and dividends	66,021 66
All other sources (detailed in memo.)	152,406 17
Cash received from payment of loans or investments (not extended), $7,311.09.	
Total receipts	$691,978 14

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Collection of fees	$25,435 27
Commission and organization expenses	21,324 85
Law costs	493 00
Registration fees	136 00
Investigation of claims and inspection	1,438 00
Banners and badges	781 96
Profit and loss account	50 71
Supplies bought	140 74
Travelling expenses	1,968 10
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	5,828 03
Clerk hire	16,237 53
Medical examiner's salary	1,750 05
Official journal	4,096 95
Printing and stationery	3,169 66
Postage, telegrams and express	2,377 23
Guarantee premiums	38 00
Revision of statutes	100 00
Other expenses	395 22
Total expenses of management	$87,561 30

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	335,993 33
Advances to aged members	19,378 70
Sick benefits	90,975 75
Old age benefits	.....
Members' wives benefits	9,050 00
Total disability benefits	4,981 98
Maintenance and repairs of real estate; light, heat, taxes and insurance	9,637 01
Refund of interest on purchase of bonds	256 80
Redeemed policies	35,463 36
Expenses, other than the foregoing (detailed in memo.)	640 57
For investments (not extended), $29,187.86.	
Total expenditure	$593,9[illegible]8 80

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	3,951	2,717,250 00	2,591 25	83	58,000 00
25–29	3,691	2,878,050 00	3,007 83	97	75,100 00
30–34	3,670	3,001,300 00	3,532 70	74	62,350 00
35–39	3,014	2,448,000 00	3,222 04	51	47,900 00
40–44	2,511	2,037,450 00	3,136 73	39	35,150 00
45–49	1,797	1,419,750 00	2,569 88	27	24,300 00
50–54	1,316	1,057,900 00	2,229 60	19	17,300 00
55–59	858	676,250 00	1,608 10	22	21,650 00
60–64	612	500,120 00	1,595 34	15	13,600 00
65–69	253	244,145 00	1,467 74	14	12,650 00
70–74	23	19,650 00	95 31	4	3,000 00
75–79	11	8,410 00	30 08	1	1,000 00
80–84	.....	.....	.....	.....	.....
85 and over	1	1,000 00	3 31	3	2,110 00
Totals	21,708	17,009,275 00	25,089 91	449	374,110 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

To which are appended statements of the Auxiliary Bodies lettered below as A, B, C, and D.

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Rev. Walter Cox, Grand Master .....Gananoque
William Brooks, Grand Secretary .....Toronto.
John Donogh, Grand Treasurer .....Toronto.

I CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force, 31st December, 1918:—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) *Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.*—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1918, was 54,639.

The number of deaths in the Society in 1918, 860.

The amount of Funeral Benefits paid in 1918, in respect of deceased members was $27,781.34.

Total amount of Funeral Benefits paid in respect of deceased wives, $3,106.60.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund. $2,488,706.66.

Nurse Fund (maintained by a few lodges only), $11,596.61.

Contingent Fund, applicable to any purpose of the lodge, $23,252.15.

Widows' and Orphans' Fund, $34,781.17.

Social Fund, $3,161.04.

Total cash standing to credit of General Benefit Fund at 31st December, 1918, $2,561,497.63.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1918, was 6,064.

The amount of benefits paid in 1918 in respect to special relief and sick members was $135,898.41.

The number of weeks' sickness experienced in 1918 was 45,845. Amount paid for medical attendance during 1918, $16,003.01.

Nursing, $3,304.32.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate	.....	$767,569 71
Amount of mortgages, etc.	.....	1,193,797 93
Cash in hands of Grand Secretary and in banks	$50 00	248,673 27
Amount of cash in Standard Bank, Toronto	11,700 45	.....
Amount of cash in Dominion Bank	3,011 12	.....
Amount of cash in Dominion Bank (special relief)	1,536 41	.....
Cash in Canada Permanent	2,622 76	.....
Tax due from lodges	32,781 90	.....
All other assets	19,282 92	412,261 77
Total amount of assets	$70,985 56	$2,622,303 68

VI. Liabilities.

Funds at credit of defunct lodges	$626 09	.....
Peace Monument Fund	49 72	.....
Balance due Subordinate Lodges	64 10	.....
Bonding Fund	2,622 76	.....
Balance and per capita to Home	5,465 60	.....
Per capita taxes (estimated)	.....	$32,781 90
Special relief fund	11,386 41	.....
All other liabilities	.....	60,795 05
	$20,214 68	$93,576 95

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1918: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1918, and those of the Grand Lodge in March, 1918.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1918, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

VIII. Cash Receipts.

	Grand Lodge.	Subordinate Lodges.
Cash balance (Grand Lodge) from 1917 (not extended),		
Cash received during 1918 from:		
Initiation fees	.....	$33,967 93
Dues	.....	359,318 12
Per capita tax and Home tax	$65,873 20	.....
Fines	102 00	.....
Supplies sold	5,746 71	.....
Rent, interest and dividends	.....	144,493 41
Interest	808 39	.....
Bonding charges	625 89	.....
All other sources	12,131 32	107,405 45
Total receipts	$85,287 51	$645,184 91

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1918 for:		
Per capita tax	.....	.....
Registration fee	$25 00	.....
Expenses of annual meeting	7,089 60	.....
Rent	1,200 00	.....
Supplies bought	5,921 39	.....
Salaries, officers' and auditors' fees	5,362 00	.....
Official journal	878 95	.....
Printing, stationery and advertising	1,070 95	.....
Postage, telephone, telegrams and express	873 22	.....
Travelling expenses	2,025 95	.....
Law costs (retaining fee)	100 00	.....
Other management expenses (detailed in memo.)	2,089 64	.....
Total expenses of management	$26,636 70	.....

(b) *Miscellaneous Expenditure.*

Funeral benefits	.....	$30,887 94
Benefits to widows and orphans	.....	42,470 11
Sick benefits	.....	126,655 09
Medical attendance and nursing	.....	19,307 33
Gratuities—special relief	.....	9,243 32
Ontario Oddfellows' Home	13,870 70	.....
Dues of members on active service	28,992 14	.....
Investments (not extended), $14,850.00.		
All other expenditure	1,364 50	129,977 19
Investments (not extended, subordinates), $214,607.42.		
Grand total	$70,864 04	$358,540 98

(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Receipts (dues and interest) and balance in bank, December 31st, 1918 ..	$1,765 94
Expenses of management	1,196 74
Balance on hand, in bank and invested	3,494 74

Membership, 31st December, 1918	371
Initiated	24
Died	11
Suspended	1

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1918.

	Males.	Females.	Total.
Number of members, 31st December, 1917	5,688	9,727	15,415
Admitted during 1918	959	2,077	3,036
Total	6,647	11,804	18,451
Deduct	582	844	1,426
Membership, 31st December, 1918	6,065	10,960	17,025

RECEIPTS.

Dues	$14,183 48
Initiations	2,176 13
Rents, etc.	313 09
Miscellaneous	6,091 32
Total	$22,764 02

EXPENDITURE.

Relief of members	$247 92
Relief of widows and orphans	16 80
I.O.O.F. Home	345 25
Special relief	1,587 64
Total	$2,197 61

Assets:

Expenses, lodges	$19,693 23
Invested fund of Rebekah Lodges	17,908 10
Cash on hand, Rebekah Lodges	11,991 47
Cash on hand of assembly	2,438 72
Working expenses assembly	4,694 92
Total assets	$56,726 44

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1918.

Number of members as from last report		8,604
Initiated during the year ending 31st December, 1918		639
Admitted by card during the year ending 31st December, 1918		28
Reinstated during the year ending 31st December, 1918		55
Error last report (corrected returns)		8
Total membership at any time during 1918		9,334
Deductions:		
Withdrawn by card	50	
Suspended by non-payment of dues	295	
Suspended for cause	20	
Deceased	143	
Expelled	1	
		509
Net membership, 31st December, 1918		8,825
Number of Patriarchs relieved in 1918	579	
Relief to widowed families, 1918		$410 00
Amount paid for burying the dead in 1918		934 00
Amount paid for special relief in 1918		465 05
Amount paid for relief of Patriarchs (sick benefits)		5,134 29
Total amount of relief paid		$6,943.34
Receipts from all sources		$29,866 60
Current expenses (Subordinates)		24,154 56
Cash assets (Subordinates)		20,362 19
Invested funds (Subordinates)		28,998 16

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1918.

Number of members died in 1918	2
Number of members, 31st December, 1918	44
Amount of cash received during the year 1918	$52 05
Amount of expenses in management in 1918	2 57
Amount paid funeral claims	47 00
Amount on hand, 31st December, 1918	25 01

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I, page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Major J. T. Hartt, M.P.P., Grand Master .....Orillia.
Major Donald Sharpe, M.P.P., Deputy Grand Master .....Welland.
James F. Harper, Grand Treasurer .....Hamilton.
W. M. Fitzgerald, Grand Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 39,369.

Number of members of the Society who died during 1918, 813.

Total amount of funeral benefits paid in 1918, in respect of deceased members, $1,355.00.

Amount standing to credit of Sick and Funeral Fund, $41,410.39.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 127.

Total amount of benefits paid in 1918, in respect of sick members, $2,064.50.

Number of weeks' sickness experienced in 1918, 688.

Amount paid for medical attendance during 1918, $5,222.90.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 23rd February, 1919	$13 45
Cash on deposit, Bank of Hamilton, Hamilton	12,199 26
Total	$12,212 71

IV. LIABILITIES.—*None.*

V. MISCELLANEOUS.

The Society's accounts were duly audited February 25th and 26th, 1919, and the names and addresses of the auditors for 1918 are W. H. Taylor, Aurora, and J. M. Bailey, Walkerville.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.

Amount of bond of Treasurer, $2,000.00.

VI. Cash Receipts.

Cash balance from 1917 (not extended), $9,013.97.	
Cash received during 1918 from:	
Applications (special)	$26 50
Assessments	297 00
Per capita tax and levies	9,377 70
Interest and dividends	189 02
All other sources	644 00
Total	$10,534 22

VII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges
Cash paid during 1918 for:		
Commission	$1,750 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	152 00	.....
Supplies bought	14 02	.....
Travelling expenses	113 00	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	1,340 00	.....
Printing, stationery and advertising	705 35	.....
Postage, telegrams and express	166 46	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	12 80	.....
Total expenses of management	$4,336 63	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management	1,637 35	.....
Sick benefits	.....	$2,064 50
Funeral benefits	.....	1,355 00
Medical attendance	.....	5,222 90
Grants to orphanages	300 00	.....
Grants to Legislative Committee	700 00	.....
All other	361 50	.....
Totals	$7,335 48	$8,642 40

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. H. Reid, Past Grand President ..... Toronto.
George McComb, Grand President ..... Toronto.
Frank Evans, Grand Vice-President ..... Toronto.
James Steele, Grand Secretary ..... Toronto.
Robert Kerr, Grand Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1918, was 446.

Number of members who died during 1918, 3.

Total amount of funeral benefits paid during 1918, $300.00.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1918, 7.

Amount of sick benefits paid in 1918, $92.00.

Number of weeks' illness experienced in 1918, 34.

Amount paid for medical attendance during 1918, $349.52.

Amount of cash standing to credit of general fund, $3,108.95

III. ASSETS.

Cash, 31st December, 1918, in bank of Nova Scotia, Toronto	$3,108 95
Total assets	$3,108 95

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1918, payable March, June, September, and December.

The Society's accounts were duly audited February 15th, 1919.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1918: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1918, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), Grand Body, $2,591.10; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1918 from:		
Dues	.....	$1,408 60
Application fees	.....	70 00
Assessments	$766 45	.....
Supplies sold	47 10	.....
Interest	80 22	.....
Donations	20 00	.....
All other	159 25	.....
Totals	$1,073 02	$1,478 60

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Registration fee	$3 00	.....
Travelling expenses	5 00	.....
Expenses of meeting	12 00	.....
Printing, stationery and advertising	36 00	.....
Postage, etc.	32 00	.....
Salaries	4 00	.....
Supplies bought	153 17	.....
Total expenses of management	$245 17	.....

(b) Miscellaneous Expenditure.

Funeral benefits	300 00	.....
Sick benefits	.....	$92 00
Medical attendance	.....	349 52
Gratuities	10 00	.....
Grand totals	$555 17	$441 52

TORONTO POLICE BENEFIT FUND.

(File I, p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Essen Bond, Chairman ..... Toronto.
Thos. Bustard, Secretary ..... Toronto.
Col. H. J. Grasett, Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force, 31st December, 1917		571
New contracts taken during 1918		7
		578
Deductions:		
Contracts matured in 1918	13	
Contracts cancelled	58	
		71
Net endowment contracts on foot, 31st December, 1918		507

V. ASSETS.

Mortgages	$50,000 00
Bonds, debentures, etc.	729,203 84
Cash on deposit in Imperial Bank, Toronto	16,515 31
Total assets	$795,719 15

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1918: None.

Twelve assessments were made during the year 1918, payable the 1st day of each month.

The Society's accounts for the year 1918 were duly audited on the 23rd day of January, 1919.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1918 were A. E. Black, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1918 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $28,070.66.	
Cash received during 1918 from:	
Assessments	$52,478 33
Interest and dividends	40,464 79
Fines	165 35
Subscription *re* Patriotic and Red Cross	11,581 61
Criminal justice money	805 54
Other sources	15,537 38
Cash received from investment (not extended), $666.85.	
Total receipts	$121,033 00

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Law costs	$91 75
Printing, stationery, etc.	471 50
Total expenses of management	$563 25

(*b*) *Miscellaneous Expenditure.*

Pensions or payments in the nature thereof	39,923 33
Benefits to widows and orphans	1,600 00
Refund of sick stoppages	1,171 80
Refund criminal justice	616 08
Insurance premiums *re* military service	530 92
Donation, Prisoners of War Bread Fund	25 00
Donation, Patriotic Fund	11,581 61
Donation, overseas tobacco	25 00
Donation, Catholic Huts	300 00
All other expenditure	151 00
For investments (not extended), $76,767.21.	
Total expenditure	$56,487 99

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

John Clark, President .....Hamilton.
Chas. Green, Secretary .....Hamilton.
Henry Smith, Committeeman .....Hamilton.
Henry Sayer, Committeeman .....Hamilton.
Alex. Arnold, Committeeman .....Hamilton.
Gordon McNair, Committeeman .....Hamilton.
W. R. Whatley, Treasurer .....Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 86.
Total amount of funeral benefits paid during 1918, nil.
Number of members of the Society who died during 1918, none.

V. ASSETS.

Cash value of mortgages	$49,328 35
Bonds, debentures, etc.	65,400 00
Cash on deposit to Society's credit in Bank of Hamilton	14,666 94
Interest due	1,373 92
Total	$130,769 21

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1918, $429.25.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1918.
Twenty-four assessments were made during 1918.
The books of record for purposes of insurance certificates are Members' Register, etc.
The accounts for the year 1918 were duly audited 10th February, 1919.
Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $3,177.83.	
Cash received during 1918 from:	
Assessments	$7,385 65
Interest	7,067 43
Donation	1,947 54
Repayment of loan, $9,403.04.	
Total receipts	$16,400 62

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Law costs	$50 37
Registration fee	3 25
Salaries and auditors, etc.	20 00
Postage	27 65
Taxes	61 07
One-half actuary's fees	125 00
Refund cheque	14 00
All other	6 90
	$308 24

(*b*) *Miscellaneous Expenditure.*

Pensions to members	4,632 83
For investments (not extended), $9,373.48.	
Total expenses	$4,941 07

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Thomas Lucas, Chairman ..... London.
Elmer Walsh, Secretary ..... London.
W. T. Williams, Treasurer ..... London.

V. ASSETS.

Bonds, debentures, etc.	$74,594 78
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	12,692 89
Total assets	$87,287 67

VI. LIABILITIES.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society

Assessments are made twice a month. The Society's accounts for 1918 were duly audited, January 15th, 1919.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1918: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1918.

Number of members on 31st December, 1918, 50.

VIII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $2,505.87.

Cash receipts for 1918:

Assessments	$3,490 26
Interest and dividends	4,054 76
All other sources	655 00
From investments (not extended), $19,500.00.	
Total receipts	$8,200 02

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration	$3 00
Salaries	10 00
Total expenses of management	$13 00

(b) *Miscellaneous Expenditure.*

For investments, etc. (not extended), $17,500.00.

Total expenditure	$13 00

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner Yonge and Wellington Street, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. B. MacKenzie, President ..... Montreal, Que.
J. Dodds, Vice-President ..... London, England.
J. Anderson, Trustee ..... Montreal, Que.
O. R. Rowley, Trustee ..... Montreal, Que.
H. A. Harvey, Trustee ..... Montreal, Que.
J. McEachern, Trustee ..... Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer ..... Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	$25,000 00
Cash value of bonds, debentures, etc.	359,606 00
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	18,366 83
Total assets	$402,972 83

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made monthly and quarterly.

The Funds's accounts were duly audited during 1918 on the 20th November, 1918.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1918 were as follows: Price, Waterhouse & Co., Montreal, Que.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $14,972.49.	
Cash received during 1918 from:	
Interest	$21,368 15
Subscriptions from married members, and fees from unmarried members	11,793 56
Donations from bank	19,383 59
Cash received from repayments of loan (not extended), $5,304.96.	
Total receipts	$52,545 30

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Law costs	$2 50
Registration fee	10 00
Stamps on cheques, etc.	3 82
Total expenses of management	$16 32

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	10,990 74
Other expenditure	4,526 49
For investments, etc. (not extended), $38,922.37.	
Total expenditure	$15,533 55

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Andrew Gerrard, President ..... Toronto.
E. G. How, Treasurer ..... Toronto.
Samuel Hadden, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,215.

Number of members who died during 1918, 15.

Amount of funeral benefits paid in 1918, $750.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1918, $2,393.21.

II. SICK BENEFITS.

Number of members who received sick benefits in 1918, 112.

Amount of sick benefits paid in 1918, $1,894.00.

Number of weeks' sickness experienced in 1918, 378.

III. ASSETS.

War Loan Bonds	$2,000 00
Sick and Funeral Fund (Merchants Bank)	2,393 21
	$4,393 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1918, quarterly.

Names and addresses of auditors for 1918, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, $400.00.

Amount of bond of Treasurer, $400.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,450.25.	
Cash received during 1918 from:	
Dues	$2,607 14
Interest	70 32
Total receipts	$2,677 46

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Subordinate	$90 50
All management expenses are paid by the Union	

(b) *Miscellaneous Expenditure.*

Funeral benefits (subordinate)	750 00
Sick benefits	1,894 00
Funeral benefits ($5,175.00 paid by International)	.....
Total expenditure	$2,734 50

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1918, were as follows

Jas. Anderson, President .....Toronto.
Jas. H. Portch, Vice-President .....Toronto.
A. J. Saunders, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 174.
Number of members who died during 1918, 5.
Amount of funeral benefits paid in 1918, $475.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 50.

Amount of benefits paid in 1918, $642.50.

Number of weeks' sickness experienced in 1918, 131½.

Balance to credit of fund, $109.51.

III. ASSETS.

Cash in Dominion Bank	$109 51
Cash value of bonds	580 00
Total	$689 51

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 8th January, 1919.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1918: J. T. Body and D. W. Ross, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1918, 60.

No changes were, during 1918, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $399.86.
Cash received during 1918 from:

Dues	$1,015 30
Interest	15 85
Total receipts	$1,031 15

IX. Cash Expenditures.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Salaries	64 00
Postage, etc.	2 00
Total expenses of management	$69 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	475 00
Sick benefits	642 50
For investments (not extended), $135.00.	
Total expenditure	$1,186 50

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Wm. H. Porter, President ..... Hamilton.
Geo. Sutcliffe, Treasurer ..... Hamilton.
Edward P. Wyatt, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 89.
Four members died during 1918, and funeral benefits were paid amounting to $320.00
Amount standing to credit of Funeral Benefit Fund, $420.67.

II. SICK BENEFITS.

Amount paid for medical attendance	$79 00

III. ASSETS.

Victory War Loan	$500 00
Cash on hand	24 34
Cash deposited with the Hamilton Provident and Loan Society	396 33
All other assets	55 21
Total assets	$975 88

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited on 22nd January, 1919.

Names and post office addresses of the auditors for 1918: F. J. Hunt and J. W. Lawson, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

No changes were made in the by-laws during 1918.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $387.47.

Cash received during 1918 from:

Application fee	$2 25
Initiation fees	6 75
Dues	255 40
Donations	90 00
Interest	48 84
Fines	10
All other sources	462 52
Supplies sold	7 00
Total receipts	$872 86

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Commission	$9 25
Supplies bought	14 40
Registration fee	3 00
Salaries	51 71
Rent	15 00
Printing, etc.	27 00
Postage	14 52
Other expenses	279 78
Total management expenses	$414 66

(b) *Miscellaneous Expenditure.*

Funeral benefits	320 00
Medical attendance	79 00
Gratuities	26 00
Total expenditure	$839 66

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized April 1st, 1917; incorporated 8th May, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows

Jos. Rew, President .....Toronto.
H. Page, Treasurer .....Toronto.
G. H. Brown, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 97.
Number of members who died during 1918, 1.
Amount of funeral benefits paid in respect of deceased members, $55.00.
Two members' wives died during 1918, and $54.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 18.
Amount of sick benefits paid during 1918, $229.07.
Number of weeks' sickness experienced during 1918, 46.
Amount paid for medical attendance during 1918, nil.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1918, $100.84.

III. ASSETS.

Cash in Bank of Hamilton, Toronto	$100 84
Total assets	$100 84

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made in 1918.
The Society's accounts were duly audited in June and December, 1918.
Names and addresses of the auditors of accounts for 1918: W. Winshipp and W. Gorham, Toronto.
Certain changes were, during 1918, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $35.58.

Cash received during 1918 from:

Initiation fees	$34 00
Dues	617 10
Per capita tax	109 00
Interest	3 00
Donations	38 15
Total receipts	$801 25

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent	12 00
Supplies bought	13 17
Salaries	6 00
Total expenses of management	$34 17

(b) *Miscellaneous Expenditure.*

Funeral benefits	109 00
Sick benefits	229 07
Dividends to members	363 75
Total expenditure	$735 99

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

James Scott, President .....Toronto.
W. D. Robins, Financial Secretary .....Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,947.

Number of members who died during 1918, 22.

Amount of funeral benefits paid in respect of deceased members, $12,100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 403.

Total amount of benefits paid in 1918, in respect of sick members, $5,671 46.

Number of weeks' sickness experienced in 1918, 924 6-7.

Amount paid for medical attendance during 1918, $1,306.25.

Amount standing to credit of Sick Fund, 31st December, 1918, $127.89

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1918	$127 89
Total	$127 89

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1918, on the last day of March, June, September and December, 1918.

Name and address of the auditor for 1918 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1918, in the constitution and rules.

Amount of bond of Secretary, $500.

Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1917, $864.10.
Cash received during 1918 from:

Dues	$5,041 50
International Union	12,100 00
Donation	1,200 00
Total receipts	$18,341 50

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

All expenses of management are paid from the general fund.

(*b*) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	$12,100 00
Sick benefits	5 671 46
Medical attendance	1,306 25
Total expenditure	$19,077 71

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1918, were as follows:

William C. Jex, President, Dominion Express .....Toronto.
W. M. Carruthers, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,071.
Number of members who died during 1918, 11.
Amount of funeral benefits paid, $1,650.00.
Cash standing to credit of Funeral Benefit Fund, $466.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1918, 286.
Total amount of sick benefits paid in 1918, $5,951.61.
Number of weeks' sickness experienced in 1918, 975.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1918, $2,373.49.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	$2,373 49
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	466 40
Total assets	$2,839 89

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefit certificates monthly.
Twelve such assessments were made during the year 1918.
The Society's books were duly audited on January 16th, 1919.
The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1918 were as follows: W. J. Wilson, Frank Fleury and A. H. McInnis, Toronto.
Amount of bonds of Secretary-Treasurer, $500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1917, $4,499.10.

Cash received during 1918 from:

Initiation fees	$107 50
Dues	6,472 50
Interest	101 75
All other	10 00
Total receipts	$6,691 75

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration	$10 00
Salaries, officers' and auditors' fees	556 00
Printing, stationery and advertising	123 85
Postage	20 00
Premiums	5 00
Unpaid assessments	34 50
Total expenses of management	$749 35

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,650 00
Sick benefits	5,951 61
Total expenditure	$8,350 96

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Geo. Hendry, Vice-President ..... Toronto.
J. G. Greey, Treasurer ..... Toronto.
F. D. Hunt, Secretary ..... Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1918, 78.
Number of members who received sick benefits during 1918, 28.
Total amount of sick benefits paid during 1918, $210.00.
Number of weeks' sickness experienced during 1918, 52½.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1918, $229.92.

III. ASSETS.

Cash in Imperial Bank, Toronto	$38 24
Cash value of bonds	191 68
Total assets	$229 92

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member of the Society died in 1918.
Assessments were made for the purpose of benefits monthly, and special assessments when required.
Ten such assessments were made during the year 1918.
The Society's books were duly audited January, April, July and October, 1918.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the auditors for 1918 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $229.27.	
Cash received during 1918 from:	
Assessments	$176 25
Interest	5 35
Donation from firm	44 05
Total	$225 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Secretary	12 00
Total management expenses	$15 00

(b) Miscellaneous Expenditure.

Sick benefits	210 00
For investments (not extended), $191.68.	
Total expenditure	$225 00

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. Cockshutt, Honorary President ..... Brantford.
John Honison, President ..... Brantford.
F. Scanlan, First Vice-President ..... Brantford.
Laurie Brown, Second Vice-President ..... Brantford.
Melvin Splatt, Secretary ..... Brantford.
P. M. Yule, Treasurer ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 540.

Number of members who died during 1918, 7, and funeral benefits were paid amounting to $280.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1918 $310.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. 153 members received sick benefits during 1918, amounting to $1,976.67.

Number of weeks' sickness experienced in 1918, 493.

III. ASSETS.

Cash in Bank of Montreal, Brantford	$310 94

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, or oftener if necessary.

The Society's accounts were audited January 21st, 1919.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1918: Chas. Faulds, and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1918.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $514.62.

Cash received during 1918 from:

Assessments	$2 454 50
Interest and dividends	11 37
Total	$2,465 87

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Law costs	$1 00
Registration fee	10 00
Printing, stationery and advertising	6 00
Officers' salaries, etc.	187 50
Postage and war stamps	5 88
Supplies bought	2 50
Total	$212 88

(b) *Miscellaneous Expenditure.*

Funeral benefits	280 00
Sick benefits	1,976 67
Gratuities	200 00
Grand total	$2,669 55

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive officers of the Society at the 31st December, 1918, were as follows:

Geo. Crosbie, President .....Toronto.
H. Meade, Secretary .....Toronto.
T. R. Hughes, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1918, 62.

Number of members who died during 1918, 1.

Amount of funeral benefits paid during 1918, $30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 22.

Amount paid for sick benefits during 1918, $210.50.

Number of weeks' sickness experienced in 1918, 70 1-6.

Total amount of cash standing to credit of Sick Benefit Fund, $150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	$150 56
Total assets	$150 56

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 21st, 1918.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1918 were as follows: Frank A. Hewson and J. S. Hunter, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $150.00.
Cash received during 1918 from:

Initiation fees	$8 00
Dues	224 75
Interest	7 21
Extra assessment	34 10
Total	$274 06

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Salaries, officers' and auditors' fees	$20 00
Registration fee	3 00
Printing, etc.	10 00
Total expenses of management	$33 00

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	210 50
Total expenditure	$273 50

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive officers of the Society at the 31st December, 1918, were as follows:

W. G. Farley, Grand Master ..... Toronto.
M. K. Adams, Past Grand Master ..... Picton.
Miles S. Plumley, Grand Secretary ..... St. Catharines.
Geo. F. Burnett, Grand Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1918, was 6,043.

Total number of members who died during 1918, 82.

Amount of funeral benefits paid in respect of deceased members in 1918, $1,625.00.

Cash standing at credit of Funeral Fund at 31st December, 1918, $1,539.15.

II. SICK BENEFITS.—No information.

III. ASSETS.

	Grand Body.
Bank of Nova Scotia, Toronto	$1,759 83
All other assets	1,500 00
Total	$3,259 83

IV. LIABILITIES.—$100.00.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1918, payable before the 10th of each month.

The books and accounts were duly audited on August 13th, 1918.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1918: J. A. Stewart and W. T. Davidson, Toronto.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

Certain changes were made in the constitution and rules during 1918.

VII. Cash Receipts.

	Grand Body.
Cash balances from 1917 (not extended), $1,123.28.	
Cash received during 1918 from:	
Assessments	$1,917 35
Per capita tax and levies and charter fees	1,356 59
Charter fees	125 00
Supplies sold	630 28
Interest	37 74
Donation	6 75
All other	242 17
Total receipts	$4,315 88

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.
Cash paid during 1918 for:	
Commission	$68 90
Registration fee	25 00
Annual meeting	38 75
Supplies bought	311 55
Travelling expenses	23 00
Salaries, officers' and auditors' fees	866 25
Printing, stationery and advertising	546 66
Postage, telegrams and express	54 97
Premiums for guarantee of lodge officers	7 50
Rent, light, heat and taxes	25 00
Total management expenses	$1,967 58

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,625 00
Benefit to orphanages	56 75
All other	30 00
Total expenditure	$3,679 33

LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1918, were as follows:

Wm. M. Fitzgerald, President	Toronto.
H. C. Hocken, Vice-President	Toronto.
Mrs. J. Reynolds, Secretary	Hamilton
Geo. F. Burnett, Treasurer	Toronto.

Cash Receipts.

Cash balance from 1917 (not extended), $11,915.03.
Cash received during 1918 from:

Interest and dividends	$358 39
Donations	14,093 08
Total receipts	$14,451 47

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Interest	$165 00
Supplies bought	2,757 63
Travelling expenses	702 76
Rent, light, heat and taxes	205 89
Salaries	2,913 20
Printing, etc.	203 14
Postage, telephones, telegrams and express	149 25
Premiums for guarantee of officers	10 00
Principal on mortgage	3,000 00
Insurance on property	143 10
Home improvements	450 92
All other	543 50
Total expenses of management	$11,244 39

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	50 00

For investments (not extended), $7,397.30.

Total expenditure	$11,294 39

Assets.

Cash value of bonds	$8,000 00
Real estate	18,500 00
Bank of Nova Scotia, Toronto	7,674 81
Total	$34,174 81

Liabilities.

Unpaid accounts and salaries	$314 30
Total	$314 30

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Pierre Menard, President ..... Montreal, Que.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for endowments or for benefits in the nature thereof.*—None.
(*b*) *Contracts for Insurance other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force, 31st December, 1917		1,161
Add contracts taken during 1918, new or renewed		23
Gross number on foot at any time during 1918		1,184
Contracts matured in 1918*	11	
Contracts lapsed in 1918	96	
Total deductions	107	107
Net contracts on foot, 31st December, 1918		1,077
Number of certificates temporarily suspended		124

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand	2,457 04
Cash on deposit in Canadian Bank of Commerce, Toronto	9,054 02
Provincial Treasurer of Quebec	2,000 00
Total assets	$13,511 06

VI. LIABILITIES.—None.

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*Assessments are made for purposes of life insurance certificates on date of death of members, and are payable within 30 days, one advance assessment being kept on hand.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1918, in Ontario.

Seventeen assessments were made during 1918.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited January 26th, 1919.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1918: J. J. Reeves, R. H. Cox and H. J. Dilworth, Toronto.

Number of members in Ontario, 397.

Number of members in Ontario who died during 1918, 5.

Amount paid as death claims to Ontario members, $3,750.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $6,645.50.

Cash received during 1918 from:

Assessments	$16,358 50
Per capita tax and levies	586 91
Interest	105 20
Supplies sold	17 50
Total receipts	$17,068 11

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fees	$20 00
Supplies bought	20 84
Salaries	238 25
Printing	129 00
Postage, telegrams and express	44 46
Total expenses of management	$452 55

(b) Miscellaneous Expenditure.

Life insurance other than endowments	9,750 00
Total expenditure	$10,202 55

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	32	32,000 00	312 00	.....	.....
25-29	118	114,000 00	1,114 75	1	1,000 00
30-34	259	250,250 00	2,451 50	1	1,000 00
35-39	268	256,500 00	2,499 00	1	250 00
40-44	92	90,750 00	885 50	.....	.....
45-49	49	47,250 00	461 75	.....	.....
50-54	78	77,250 00	753 50	2	2,000 00
55-59	74	71,500 00	698 50	2	2,000 00
60-64	54	52,750 00	515 00	1	1,000 00
65-69	31	28,500 00	279 25	2	1,500 00
70-74	10	9,500 00	93 00	.....	.....
75-79	8	7,250 00	71 00	1	1,000 00
80-84	2	2,000 00	19 50	.....	.....
85 & over	2	2,000 00	19 50	.....	.....
Totals	1,077	1,041,500 00	10,173 75	11	9,750 00

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

W. E. Davis, President ..... Toronto.
A. T. Middleton, Treasurer ..... Toronto.
Miss B. A. Cochrane, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1918, was 260.

Number of members who died during 1918, 5.

Total amount of funeral benefits paid in 1918, $600.00.

Cash in Funeral Benefit Fund, 31st December, 1918, $330.02.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on deposit in Imperial Bank	$330 02
Total	$330 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary.

Three assessments were made during 1918.

The Society's accounts were duly audited on February 24th, 1919.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1918: W. H. Horton and W. R. Williams, Toronto.

No changes were made in relation to insurance certificates in 1918.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $439.86.

Cash received during 1918 from:

Initiation fees	$6 25
Assessments	507 75
Interest	10 91
Total	$524 91

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Grant	25 00
Supplies bought	6 75
Total expenses of management	$34 75

(b) Miscellaneous Expenditure.

Funeral benefits	600 00
Total expenditure	$634 75

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Sidney A. Banks, President .....Toronto.
Ed. Gray, Vice-President .....Toronto.
Thomas Carruthers, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1918, 2,100.
Number of members who died during 1918, 14.
Total amount of funeral benefits paid in 1918, in respect of deceased members, $840.00.
Number of members' wives who died durig 1918, 10.
Amount of funeral benefits paid in 1918, in respect of deceased wives, $300.00.
Amount at the credit of the General Fund at 31st December, 1918, $371.24.
Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1918, 570.
Total amount of sick benefits paid in 1918, $5,065.50.
Number of weeks' sickness paid in 1918, $1,688\frac{1}{2}$.

III. ASSETS.

Cash value of bonds, etc.	$1,527 55
Cash in Dominion Bank, Toronto	371 24
Total assets	$1 898 79

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1918, in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1918.
The accounts were audited January and July, 1918.
The following books are kept: Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1918 were: Joseph Coulter and John Hibbert, Toronto.
Amount of bond of Secretary-Treasurer, $2,000.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $690.44.

Cash received during 1918 from:

Assessments	$5,766 25
Interest	30 05
Donation	500 00
Total	$6,296 30

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee (renewal)	$15 00
Postage	3 75
Travelling expenses (car tickets)	54 00
Managing officers' salaries and officers' and auditors' fees	147 00
Clerk hire	10 00
Printing, etc.	17 25
Premiums for guarantee of lodge officers	5 00
Other management expenses	153 00
Expenses of management	$405 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,140 00
Sick benefits	5,065 50
All other	5 00
Total expenditure	$6,615 50

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

C. F. Johnson, President ..... Brantford.
A. Lundy, Vice-President ..... Brantford.
R. Fletcher, Second Vice-President ..... Brantford.
J. R. Harmer, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1918, was 900.
Number of members of the Society who died in 1918, 10.
Funeral benefits were paid in 1918, amounting to $480.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1918, 246.
Total amount of sick benefits paid in 1918, $2,759.30.
Number of weeks' sickness experienced in 1918, 696.
Total amount to credit of the Sick Benefit Fund at 31st December, 1918, $443.77

III. ASSETS.

Cash value of bond	$500 00
Cash deposited in Standard Bank, Brantford	439 77
Cash on hand	4 00
Other assets	12 00
Total assets	$955 77

IV. LIABILITIES.—$50.00.

V. MISCELLANEOUS.

Thirteen assessments were made in 1918, for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1918 were audited January 15th, 1919.

The following books of record and account are kept: Minute Book and Cash Book.

The names and post office addresses of the auditors for 1918 were as follows: E. E. Uptgrove and S. G. Macklin, Brantford.

No changes were made in 1918, in the Constitution and Rules of the Society in relation to benefits and change of name.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $425.44.

Cash received during 1918 from:

Dues	$2,605 95
Interest on bond	25 00
All other sources	1,390 31
Donation	500 00
Total receipts	$3,521 26

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$3 50
Registration fee	10 00
Officers' and auditors' fees	134 00
Printing, stationery, etc.	12 30
Postage	7 00
Total expenses of management	$166 80

(b) *Miscellaneous Expenditure.*

Funeral benefits	480 00
Sick benefits	2,759 30
Gratuities	146 83
Total expenditure	$3,552 93

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

James Hutchinson, President ..... Woodstock
Henry Pearson, Treasurer ..... Woodstock.
Thos. Armstrong, Secretary ..... Woodstock.

I. FUNERAL BENEFITS.

Three members died during 1918.
Four members' wives died during 1918.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 242
Number of members who received benefits during 1918, 39.
Total amount of benefits paid in 1918, $330.00.
Number of weeks' sickness experienced in 1918, 120 1-6.
Total amount of cash standing to credit of Sick Benefit Fund, $379.96.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	$379 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Eleven such assessments were made during 1918.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 13th, 1919.

The names and post office addresses of the auditors for 1918 were as follows: W. R. Jones, and J. V. Spadding, Woodstock.

No changes were made during 1918 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $262.27.

Cash received during 1918 from:

Application fees	$50 00
Assessments	493 00
Interest	7 47
All other	50
Total receipts	$550 97

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$1 00
Registration fee	3 00
Officers' and auditors' salaries	64 20
Postage, etc.	2 08
Total expenses of management	$70 28

(b) *Miscellaneous Expenditure.*

Funeral wreaths	28 00
Sick benefits	330 00
Refund to members	5 00
Total expenditure	$433 28

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Luke Williams, President ..... Ottawa.
J. Irvine, Vice-President ..... Ottawa.
W. Pennington, Treasurer ..... Ottawa.
A. E. Bullman, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 70.
Number of members who died during 1918, 2.
Funeral benefits amounting to $40.00 were paid.
Total amount of cash standing to credit of General Fund, $112.69.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 7; amounting to $187.00.
Number of weeks' sickness experienced during 1918, 72.
Amount paid for medical attendance in 1918, $51.19.
Total amount cash standing to credit of General Fund, December, 1918, $112.69.

III. ASSETS.

Cash on hand	$0 03
Bank of Ottawa (General Fund)	112 69
Bank of Ottawa (Special Fund)	5 77
Bank of Ottawa (Beneficiary Fund)	79 09
Other assets	97 50
Total assets	$295 08

IV. LIABILITIES—None

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Two such aassessments were made during 1918.

The Society's books were duly audited February 5th, 1919.

The names and post office addresses of the auditors for 1918 were as follows: A. S. Foss and W. J. McGee, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1918.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $279.40.	
Cash received during 1918 from:	
Dues	$261 40
Assessments	176 00
Interest	6 62
Investments (not extended), $261.00.	
Total receipts	$444 02

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	5 50
Total expenses of management	$112 50

(b) Miscellaneous Expenditure.

Funeral benefits and benefits to widows and orphans	173 00
Sick benefits	187 00
Medical attendance	51 19
All other	2 15
For investments (not extended), $182.62.	
Total expenditure	$525 84

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

G. Bagnato, President ..... Toronto.
S. Agliarolo, Vice-President ..... Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street ..... Toronto.
G. Parisi, Corresponding Secretary ..... Toronto.
Angelo Petti, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1918, was 18.

No members died during 1918.

Total amount of funeral benefits paid during 1918, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 6.

Number of weeks' sickness experienced during 1918, 17 6-7.

Amount paid for sick benefits during 1918, $89.25.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1918, $42.23.

III. ASSETS.

Cash in Bank of Toronto	$42 23

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1918.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $50.33.

Cash received during 1918 from:

Dues	$142 80
Supplies sold	5 25
Interest	1 50
Total	$149 55

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Rent, light, heat and taxes	18 00
Officers' salaries	12 00
Postage	2 40
Total management expenses	$35 40

(b) *Miscellaneous Expenditure.*

Sick benefits	89 25
Medical attendance	33 00
Total expenditure	$157 65

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. Tansley, President . .....Hamilton.
F. J. Maw, Treasurer .....Hamilton.
G. S. Battram, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 275.
Number of members who died during 1918, 2.
Amount of funeral benefits paid during 1918, $80.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 57.
Amount of benefits paid in 1918, $626.38.
Number of weeks' sickness experienced in 1918, 127.
Cash to credit of fund at 31st December, 1918, $118.11.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$118 11
Total assets	$118 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.
Eight assessments were made during the year 1918.
The accounts of the Society were duly audited for the year 1918, January, 1919.
Names and addresses of the auditors for the year 1918: C. Foster and L. Horncastle, Hamilton.
Books of record or account kept: Cash, Record, Dues and Benefit Book.
No changes were made in regard to sick benefits during 1918.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $213.07.
Cash received during 1918 from:

Assessments and dues	$492 25
Donation	164 09
Total receipts	$656 34

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Managing officers' salary and auditors' fees	40 00
Postage, etc.	1 92
Total expenses of management	$44 92

(b) *Miscellaneous Expenditure.*

Funeral benefits	80 00
Sick benefits	626 38
Total expenditure	$751 30

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

James G. Jenks, President ..... Hamilton.
H. P. Heath, Secretary ..... Hamilton.
Olly C. Paton, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 653.
Seven members died during the year 1918.
Amount of funeral benefits paid during 1918, $525.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1918, 220.
Amount paid for sick benefits during 1918, $3,917.50.
Number of weeks' sickness experienced during 1918, 803.
Amount paid for medical attendance during 1918, $455.00.
Amount of cash standing to credit of Sick Fund, $1,130.42.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$130 42
Bond	1,000 00
Total	$1,130 42

IV. LIABILITIES.—$15.00.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
The books of record and account are: Cash Book and Cheque Book.
The accounts of the Society were audited quarterly in 1918.
Names and addresses of the auditors for 1918: P. Erskine and P. R. Dean, Hamilton.
No changes were, during 1918, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,015.70.

Cash received during 1918 from:

Dues	$4,359 25
Interest	60 00
Donation	150 00
Total receipts	$4,569 25

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$10 00
Expenses of annual meeting	4 00
Officers' salaries and officers' and auditors' fees	336 00
Printing	2 25
Postage and war tax	7 21
Total expenses of management	$359 46

(b) *Miscellaneous Expenditure.*

Funeral benefits	525 00
Medical attendance	455 00
Sick benefits	3,917 50
Gratuities to distressed members	43 17
Other expenses	56 00
Total expenditure	$5,356 13

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

G. A. Richards, President	Toronto.
R. G. Myles, Vice-President	Toronto.
W. A. Lahey, Secretary-Treasurer	Toronto.
H. Gaynor, H. V. Ferguson, T. Johnson, C. Clark — Board of Management	Toronto. Toronto. Toronto. Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76.

No member died during the year 1918. Amount of funeral benefit paid, nil.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1918, $1,242.83.

II. SICK BENEFITS.

Number of members who received sick benefits in 1918, 15.

The total amount of benefits paid in 1918 was $500.00.

Number of weeks' sickness experienced in 1918, 100.

III. ASSETS.

Actual amount of cash on hand, 31st December, 1918	$1,242 83
Total	$1,242 83

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

Thirty-nine assessment were made during 1918.

The Society's accounts were audited September 29th, 1918.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1918 were: A. Irwin and T. Jeffrey, *The Globe*.

During 1918, no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,400.93.

Cash received during 1918 from:

Initiation fees, dues and assessments	$282 70
Interest and dividends	246 15
Total	$528 85

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Travelling expenses	7 00
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	150 00
Premium for guarantee of officers	5 00
All other	17 95
Total expenses of management	$186 95

(b) Miscellaneous Expenditure.

Sick benefits	500 00
Grand total	$686 95

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1918, were as follows:

Wm. E. Neal, President	Toronto.
Fred. Lawrence, Vice-President	Toronto.
Chas. W. Long, Secretary-Treasurer	Toronto.
Geo. Graham, Director	Toronto.
Thos. Manson, Director	Toronto.
Robt. Reid, Sr., Director	Toronto.

I. FUNERAL BENEFITS.

Number of members died during 1918, none.
Amount of funeral benefits in 1918, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1918, was 60.
Sick benefits are undertaken by the Society.
Nineteen members received sick benefits during 1918.
Total amount of benefits paid in 1918, in respect of sick members, $366.50.
Number of weeks' sickness experienced, 52⅓.
Amount standing to credit of General Fund, 31st December, 1918, $1,046.88.

III. ASSETS.

Cash value of debentures	$917 25
Cash in Dominion Bank, 31st December, 1918	129 63
Total	$1,046 88

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1918.
Books of record and account kept are as follows: Cash Book, Minute Book.
The Society's books were audited January, 1919.
Names and addresses of auditors for 1918 were as follows: W. I. Sharp and A. J. Manson, Toronto.
No changes were made in the by-laws of the Society during 1918.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $587.26.
Cash received during 1918 from:

Dues	$275 90
Interest	50 91
Total receipts	$326 81

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$0 50
Registration fees	3 00
Salaries	25 00
Postage, etc.	2 00
Printing	75
Total expenses of management	$31 25

(b) *Miscellaneous Expenditure.*

Sick benefits	366 50
Gratuities	30 25
For investments (not extended), $356.44.	
Total expenditure	$428 00

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

F. X. Schmuck, President ..... Kitchener.
Geo. Lachenbauer, Vice-President ..... Waterloo.
E. K. Wey, Recording Secretary ..... Kitchener.
A. L. Hergott, Financial Secretary ..... Kitchener.
Geo. B. Fischer, Treasurer ..... Kitchener.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 499.
Eight members of the Society died during 1918.
Amount paid for funeral benefits during 1918, $240.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 135.
Amount paid for sick benefits, $1,931.50.
Number of weeks' sickness experienced during 1918, 482⅞.
Amount paid for medical attendance during 1918, nil.
Total amount of cash standing to credit of the general fund from which benefits are paid, $4,083.97.

III. ASSETS.

Notes	$2,000 00
Waterloo Loan & Savings Co.	2,083 97
All other assets	12 50
Total	$4,096 47

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's books were duly audited on December 31st, 1918.
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addressesof the auditors for 1918, were as follows: W. Winter and Jacob J. Giles, Kitchener.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,615.66.

Cash received during 1918 from:

Initiation fees	$44 00
Dues	1,496 50
Fines	17 10
Supplies sold	3 65
Interest	238 86
Forfeits	3 25
All other sources	5 80
Total receipts	1,809 16

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent	30 00
Salaries	106 00
Postage	5 00
Printing	4 35
Total expenses of management	$148 35

(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	1,931 50
All other	21 00
Total expenditure	$2,340 85

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

L. V. Dusseau, President .....Toronto.
J. B. Ethier, Vice-President .....Toronto.
J. Bouvier, Secretary .....Toronto.
J. D. Desaulniers, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 66
One member died during 1918.
Funeral benefits paid during 1918, $50.00.
Cash standing to credit of Funeral Benefit Fund, $583.26.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Eleven members received sick benefits during 1918.
Number of weeks' sickness experienced during 1918, 50.
Sick benefits amounting to $150.00 were paid
Cash standing to credit of Sick Fund, $1,879.54.

III. ASSETS.

Cash value of Victory Bond	$500 00
Cash value of mortgages	1,600 00
Cash value of note	100 00
Cash in Home Bank of Canada	236 14
Cash on hand	26 66
Total assets	$2,462 80

IV. LIABILITIES.—None.

V. Miscellaneous.

No assessments were made during 1918.
The Society's accounts were audited January 28th, 1919.
The books of record kept are a Ledger, Minute and Cash Book.
Names and address of the auditor for 1918: J. A. Dugal, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,294.08.
Cash received during 1918 from:

Initiation fees	$0 50
Dues	294 90
Interest	119 82
Total receipts	$415 22

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Law Costs	$1 00
Registration fee	3 00
Rent, light, heat, etc.	6 00
Salaries	24 00
Printing, etc.	7 50
Total expenses of management	$41 50

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	150 00
All other expenditure	5 00

For investments (not extended), $500.00.

Total expenditure	$246 50

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

Chas. F. Verity, Honorary President	Brantford.
Robert Long, President	Brantford.
Hugh Batson, Second Vice-President	Brantford.
F. Hartley, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
F. J. Waterson, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 500.
Number of members who died during 1918, 9.
Amount paid for funeral benefits, $270.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 151.
Amount of benefits paid during 1918, $1,869.68.
Number of weeks' sickness experienced in 1918, 467⅓.
Total amount to credit of Sick and Funeral Benefit Fund, $138.46.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	$138 46
All other assets	5 00
Total	$143 46

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1918, 18.
The Society's accounts were audited January 27th, 1919.
Names and addresses of the auditors of accounts for 1918: H. W. Styles, Echo Place; and John Kerr, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
No changes were made during 1918 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $287.39.

Cash received during 1918 from:

Dues	$2,026 25
Interest and dividends	10 00
Donation (Verity Plow Co., Ltd.)	100 00
Total	$2,136 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	12 00
Total expenses of management	$145 50

(b) Miscellaneous Expenditure.

Funeral benefits	270 00
Sick benefits	1.869 68
Grand totals	$2,285 18

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Formosa, Ont.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

Frank Beninger, President ..... Formosa.
Domonic Borho, Vice-President ..... Formosa.
Matthew Weiler, Secretary and Treasurer ..... Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 49.
Two members' died during 1918, and $98.00 funeral benefits were paid.
Number of members who received sick benefits in 1918, 3.
Number of weeks' sickness experienced in 1918, 20.
Amount of benefits paid in 1918 to sick members, $80.00.
Total amount of cash standing to credit of fund at 31st December, 1918, $945.22.

III. ASSETS.

War loan	$478 67
Actual cash on hand, 31st December, 1918	21 72
Cash in bank (Molsons), Formosa	444 83
Total assets	$945 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1918.

The books and accounts of the Society were duly audited January 17th, 1919.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1918 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $840.72.
Cash received during 1918 from:

Application fees	$12 00
Dues	153 00
Assessments	98 00
Interest	36 70
Total receipts	$299 70

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Salary of Secretary-Treasurer	10 00
Rent, etc.	1 00
Postage, telegrams and express	45
Other expenses	25
Total expenses of management	$14 70

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	98 00
Sick benefits	80 00
Other expenditure	2 50
Total expenditure	$195 20

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

A. G. Kingston, President ..... Ottawa.
A. W. Grant, Treasurer ..... Ottawa.
W. J. Lynch, Secretary ..... Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1918,

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c
Contracts in force 31st December, 1917	606	146,050 00
Add contracts taken during 1918, new or renewed	43	10,750 00
Add amount by which various certificates were increased during 1918		
Gross number and amount of contracts on foot at any time during 1918	649	156,800 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1918	7	1,600 00		
Contracts lapsed in 1918	1	200 00		
Contracts surrendered in 1918	1	250 00		
Total deductions extended	9	2,050 00	9	2,050 00
Net contracts on foot at 31st December, 1918			640	154,750 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	$14,830 32
Cash in Bank of Montreal, Ottawa	1,635 67
Dues and assessments due and unpaid	54 56
Interest due and accrued	166 51
Total	$16,687 06

VI. Liabilities.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1918, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 27th January, 1919.

Names and post office addresses of the auditors for 1918 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, $1,000.00.

Number of members in Ontario, 620.

Number of members who died, 7.

Amount paid in respect of deceased members, $1,600.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $964.29.

Cash received during 1918 from:

Application fees	$12 00
Assessments	3,251 55
Interest and dividends	777 76
Total receipts	$4,041 31

IX. Cash Expenditures.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$10 00
Salaries, officers' and auditors' fees	120 00
Premium for guarantee of officers	5 00
Printing, etc.	30 02
Total expenses of management	$165 02

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	1,600 00
All other	2 26

Investments (not extended), $1,591.70.

Total expenditure	$1,767 28

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

C. E. Fraser, President ..... Hamilton.
F. C. Willis, Vice-President ..... Hamilton.
J. L. Hopkin, Treasurer ..... Hamilton.
C. J. Couchan, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 2,350.
Twenty-six members died during 1918.
Amount of funeral benefits paid during 1918, $5,750.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 912.
Amount paid for sick benefits during 1918, $11,670.00.
Number of weeks' sickness experienced during 1918, 2,008.
Amount paid for medical attendance during 1918, $3,225.54.
Amount of cash standing to credit of Sick Fund, $3,490.75.

III. ASSETS.

Cash value of bond	$2,000 00
Cash in Royal Bank, Hamilton	1,490 75
Total	$3,490 75

IV. LIABILITIES.

Amount of unpaid funeral benefits	$2,919 00

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
Number of assessments made during 1918, 24.
The accounts of the Society were audited every quarter.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1918: L. J. Hindelang and A. Marshall, Hamilton.
No certain changes were made in the by-laws in relation to Death Benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,425.49.	
Cash received during 1918 from:	
Dues	$22,319 85
Interest and dividends	171 40
Donation	150 00
Cash received from repayment of investments ($2,000.00).	
Total receipts	$22,641 25

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$15 00
Officers' salaries and officers' and auditors' fees	886 50
Expenses of annual meeting	3 50
Postage and stationery	85 75
Total expenses of management	$990 75

(b) *Miscellaneous Expenditure.*

Funeral benefits	5,750 00
Sick benefits	11,670 00
Medical attendance	3,225 54
All other	1,939 70
For investments (not extended), $2,000.00.	
Total expenditure	$23,575 99

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Milloy, President ..... Toronto.
G. L. Kingdon, Secretary ..... Toronto.
R. Dimond, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 1,300.
Six members died during 1918.
Funeral benefits paid in 1918, $414.75.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 411.
Number of weeks' sickness experienced during 1918, 854.
Sick benefits amounting to $6,305.55 were paid.
Amount paid for medical attendance, $1,620.63.
Cash standing to credit of Sick Benefit Fund at 31st December, 1918, $610.39.

III. ASSETS.

Cash on hand	$65 30
Cash in Imperial Bank, Toronto	545 06
Total assets	$610 39

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made very two weeks.
The Society's accounts were audited July and December, 1918.
The books of record kept are a Cash Book, Receipt Book and Minute Book.
Names and addresses of the auditors for 1918: J. Duncan and W. Pearce, Toronto.
No changes were made in the Constitution and By-laws during 1918.
Amount of bond of Treasurer, $50.00.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $2,422.31.
Cash received during 1918 from:

Dues	$8,281 67
Interest	52 34
Total receipts	$8,334 01

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$10 00
Investigation of claims	30 00
Travelling expenses	8 00
Supplies bought	54 00
Rent, light, heat, etc.	4 00
Salaries	99 00
Total expenses of management	$205 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	414 75
Medical attendance	1,620 63
Sick benefits	6,305 55
Gratuities	100 00
British Red Cross, Patriotic and Sailors' Week	1,500 00
Total expenditure	$10,145 93

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

S. Adaskin, President ..... Toronto.
B. Wladowsky, Treasurer ..... Toronto.
J. Rosen, Financial Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1918, was 547.
Number of members who died during 1918, 8.
Amount of funeral benefits paid during 1918, $1,200.00.
Number of members' wives died during 1918, 1.
Amount of funeral benefits paid, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Ninety-one members received sick benefits during 1918, amounting to $1,753.00.
Number of weeks' sickness experienced during 1918, 299½.
Amount paid for medical attendance, $1,712.48.
Amount of cash standing to credit of the fund, $4,574.35.

III. ASSETS.

Cash value of real estate	$4,884 50
Cash value of bonds	2,000 00
Cash on hand	39 30
Cash in various banks	5,299 52
Other assets	.....
Total	$12,223 32

IV. LIABILITIES--None.

V. MISCELLANEOUS.

Assessments are made when necessary. Four assessments were made during 1918.
The accounts of the Society were audited every quarter during 1918.
Names and post office addresses of auditors: S. Pollack and I. Brickman, Toronto.
Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.
Amount of bond of Treasurer, $200.00.
Amount of bond of Secretary, $200.00.

VII. Cash Receipts.

Cash balance from 1917, $7,842.76.

Cash received during 1918, from:

Assessments and dues	$8,792 28
Initiation fees	82 00
Supplies sold	13 95
Donations	562 19
Interest	329 78
All other sources	1 30
Total	$9,781 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$10 00
Salaries	653 58
Printing and postage and rent	565 93
Total management expenses	$1,229 51

(b) *Miscellaneous Expenditure.*

Funeral benefits	155 00
Benefits to widows and orphans	1,943 37
Medical attendance and hopsital fees	2,331 05
Sick benefits	1,753 00
Gratuities to distressed members	2,823 14
Other expenditures	50 37
Total expenditure	$10,285 44

UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 88 Church Street, Toronto.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

N. J. Martin, President ..... Toronto.
T. McGreevy, Vice-President ..... Toronto.
J. Pamphilon, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 173.
Number of members of the Society who died during 1918, 3.
Total amount of funeral benefits paid during 1918, $1,250.00.
Number of members' wives died during 1918, none.
Amount of funeral benefits paid, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 68, amounting to $1,798.70.
Number of weeks' sickness experienced during 1918, 359 6-7.

III. ASSETS.

Cash on hand	$4 82
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	268 78
Total	$273 60

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made in 1918.
Seventeen special assessments were made in 1918.
The books and accounts were audited monthly during 1918.
Names of auditors: S. Ebach, T. McGreevy and C. W. Habel, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $889.40.

Cash received during 1918 from:

Initiation fees	$28 50
Dues	3,279 35
Assessments	1,534 00
Returned from travelling members	29 00
Fines	1 50
Interest and dividends	11 59
Total receipts	$4,883 94

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Per capita tax for management	$41 10
Registration fee	3 00
Supplies	4 20
Rent, fuel, light and taxes	172 70
Salaries, officers' and auditors' fees	771 95
Printing, stationery and advertising	156 00
Postage, telegrams and express	9 00
Total expenses of management	$1,157 95

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,250 00
Out of work benefits	1,006 09
Sick benefits	1,798 70
Loans to travelling members	287 00
Total expenditure	$5,499 74

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Mrs. G. O. Akerley, Grand Mistress ..... St. John, N.B.
Mrs. Robert Gordon, Grand Secretary ..... Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer .....Ottawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,380.
Seventy-one members died during 1918.
Number of weeks' sickness experienced in 1918: No informaiton
Total amount of sick benefits paid in 1918, $177.50.
Number of weeks' sickness experienced in 1918: No information.
Amount paid for medical attendance in 1918, $527.75.

III. ASSETS.

	Supreme Body.
Cash in Dominion Bank, Ottawa	$1,563 98
Total assets	$1,563 98

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited May 31st, 1918.
Names and addresses of auditors of accounts of 1918: A. Gordon and Wm. Chenery, Toronto, Ont.
Amount of bond, Secretary, $500.00.
Amount of bond, Treasurer, $500.00.

VII. CASH RECEIPTS.

Cash balance from 1917, $1,815.15.

	Grand Lodge.
Cash received during 1918 from:	
Per capita tax and levies	$1,614 65
Charter fees	164 05
Supplies sold	243 42
Interest	92 15
Total receipts	$2,114 27

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1918 for:		
Charter fees	$59 00	.....
Commission	516 30	.....
Travelling expenses and grant	592 00	.....
Registration fee	25 00	.....
Supplies bought	144 20	.....
Postage, telegrams and expenses	143 94	.....
Salaries	535 00	.....
Clerk hire	15 00	.....
Printing	205 00	.....
Premiums for guarantee of lodge officers	5 00	.....
All other	5 00	.....
Total expenses of management	$2,245 44	.....

(b) *Miscellaneous Expenditure.*

Sick benefits	.....	$177 50
Medical attendance	.....	527 75
All other	120 00	.....
Total expenditure	$2,365 44	$705 25

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

Wm. Benney, President ..... Toronto.
W. Thomas, Vice-President ..... Toronto.
C. Woodburn, Treasurer ..... Toronto.
Thomas. H. Kirk, Secretary ..... Toronto.

Directors.

R. Burbridge ..... West Toronto.
G. Grundler ..... West Toronto.
H. Libby ..... West Toronto.
T. Bates ..... West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 180.
Number of members who died in 1918, none.
Funeral benefits paid in 1918, $100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 20.
Amount of sick benefits paid during 1918, $410.00.
Number of weeks' sickness experienced in 1918, 92.
Total amount to credit of General Fund, from which all claims are paid, $572.33.

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto	$572 33

IV. LIABILITIES.—None.

V. Miscellaneous.

Dues are collected once a month.

The Society's accounts for 1918 were audited on January 29th, 1919.

No changes were made during 1918 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

Books of account kept by Society: Ledger, etc.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $468.33.

Cash received during 1918:

Dues	$629 00
Interest	12 50
Total receipts	$641 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	$28 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	410 00
Total expenditure	$538 00

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

Joseph Sauriol, President .....Toronto.
L. R. Archambault, Secretary .....Toronto.
Louis Dubois, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 38.
Number of members who died during 1918, 1.
Amount paid for funeral benefits during 1918, $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 11.
Amount paid for sick benefits during 1918, $255.02.
Number of weeks' sickness experienced in 1918, 51.
Amount paid for medical attendance, $10.50.
Total amount of cash standing to the credit of the Sick Benefit Fund, $827.17.

III. ASSETS.

Cash on hand	$35 99
Cash in bank	791 18
Total	$827 17

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1918, payable weekly.
The Society's accounts were audited in July, 1918, and January, 1919.
Names and addresses of the auditors of accounts for 1918: John J. Brady, and W. G. Kamm, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $944.48.

Cash received during 1918:

Dues	$189 05
Interest	25 16
Doctor's fees	10 50
Total receipts	$224 71

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Officers' salaries	48 00
Law costs	1 00
Total expenses of management	$52 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	255 02
Medical attendance	10 50
Total expenditure	$342 52

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

G. Altilia, President ..... Toronto.
R. V. Glionna, Treasurer ..... Toronto.
G. Bagnato, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1918, was 16.
Two members died during 1918.
Total amount paid for funeral benefits, $130.00.
Cash standing to credit of Funeral Benefit Fund, $415.22.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1918, 4.
Total amount of sick benefits paid in 1918, $94.59.
Number of weeks' sickness experienced in 1918, 27.
Amount paid for medical attendance during 1918, $31.50.

III. ASSETS.

Cash on deposit in Bank of Toronto	$415 22
Total assets	$415 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1918.
The books of the Society were audited December 29th, 1918.
Names and addresses of the auditors: D. A. G. Glionna and R. Bartello, Toronto.
Certain changes were made during 1918 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $525.91.
Cash received during 1918 from:

Dues	$219 50
Interest	7 05
Total receipts	$226 55

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent, etc.	18 50
Secretary's salary	9 00
Postage	2 65
Total expenses of management	$33 15

(b) *Miscellaneous Expenditure.*

Funeral benefits	135 00
Benefits to widows and orphans	25 00
Sick benefits	94 59
Medical attendance	31 50
Gratuities to distressed members	18 00
Total expenditure	$337 24

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

David Walsh, President ..... Hamilton.
E. Jennings, Financial Secretary ..... Hamilton.
W. H. Crawford, Treasurer ..... Hamilton.
J. Breheney, Recording Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 255.
Number of members who died in 1918, 2.
Funeral benefits paid in respect of deceased members, $750.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 60.
Total amount of sick benefits paid during 1918, $994.80.
Number of weeks' sickness experienced in 1918, 198½.

III. ASSETS.

Cash on hand	$125 77
Cash in Bank of Hamilton	652 46
Total	$778 23

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during 1918.
The Society's accounts were audited monthly during 1918.
The books kept are Day Book and Ledger.
Names and post office addresses of the auditors for 1918: T. Brennan, Hamilton.
Amount of bond of Secretary, $500.00.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,826.97.

Cash received during 1918 from:

Initiation fees	$43 00
Dues	4,246 45
Assessments	1,765 00
Fines	11 00
Interest	49 18
Donation	1,600 00
All other sources	109 00
Total receipts	$7,823 63

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$3 00
Registration fee	3 00
Rent, etc.	120 00
Per capita tax	229 60
Postage, etc.	85
Printing, stationery and advertising	50 59
Managing officers' salaries and officers' and auditors' fees	972 56
Total expenses of management	$1,379 60

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	2,659 77
Sick benefits	994 80
Funeral benefits	830 00
Gratuities to distressed members	47 55
Other expenditure	30 00
Strike benefits	3,930 65
Total expenditure	$9,872 37

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1918 were as follows:

F. G. Reynolds, Grand President .....Toronto.
Robert Scollard, Grand Secretary .....Toronto.
J. H. Barber, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1918, was 173.

Number of members who died during 1918, 4.

Total amount of funeral benefits paid during 1918, $400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1918, $1,344.71.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1918, 22.

Total amount of benefits paid in 1918, $336.00.

Number of weeks' sickness experienced in 1918, 80.

Total amount paid for medical attendance during 1918, $236.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1918, $541.62.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1918	$11 50	$45 45
Cash in Dominion Bank	861 90	.....
Cash in Home Bank, Toronto	543 48	307 70
Cash in Bank of Hamiton, Hamilton	.....	188 47
Furniture, supplies, etc. ($700.00).		
Total assets	$1,416 88	$541 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five assessments were made during the year 1918, payable on the 1st January, April, July, October and November.

The books were duly audited for 1918.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1918 no changes were made in the Constitution.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1917 (not extended), $1,998.35.		
Cash received during 1918 from:		
Dues	.....	$1,140 55
Initiation fees	.....	16 00
Per capita tax	$58 45	37 40
Assessments	219 75	194 75
Supplies sold	1 75	.....
Interest	43 36	7 47
Donations	.....	13 75
All other sources	.....	155 62
	$323 31	$1,565 54

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Per capita tax for management	.....	$58 45
Registration fee	$3 00	.....
Supplies bought	8 75	1 75
Rent, light, heat and taxes	.....	319 48
Salaries	54 00	63 60
Printing, stationery and postage	5 00	27 19
Total expenses of management	$70 75	$470 47

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00	.....
Gratuities	.....	10 00
Assessments paid to Grand Union	.....	219 75
Sick benefits	.....	336 00
Medical attendance	.....	236 75
Other expenditure	.....	184 98
Totals	$470 75	$1,457 95

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. R. Aylett, President ..... Toronto.
A. Robertson, Vice-President ..... Toronto.
John E. Lamb, Secretary ..... Toronto.
Albert Burton, Treasurer ..... Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1918, 49.

Sick benefits are undertaken by the Society. Eight members received sick benefits during 1918.

Total amount of benefits paid in 1918 in respect of sick members, $119.29.

Number of weeks' sickness experienced, 32 1-7.

Total amount standing to credit of Sick Fund, $48.12.

III. ASSETS.

Victory War Loan	$250 00
Cash on hand	6 84
Cash in Bank of Commerce, 31st December, 1918	41 28
Total assets	$298 12

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1918 on January 6th, 1919.

Names and addresses of auditors for 1918 were as follows: A. Robertson and J. Stacombe, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

No changes were made in the Constitution during 1918.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1917, $286.00.

Cash received during 1918 from:

Initiation fees	$3 50
Dues	85 25
Interest	15 20
Total receipts	$103 95

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Rent	1 50
Postage	24
Total expenses of management	$4 74

(*b*) *Miscellaneous Expenditure.*

Sick benefits	119 29
Total expenditure	124 03

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

B. Raphael, Noble Master ..... Hamilton.
J. Freedman, Financial and Recording Secretary ..... Hamilton.
M. Goldberg, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1918, was 112.

Number of members who died in 1918, 2.

Amount paid for funeral benefits during 1918, $125.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1918, 22.

Amount of sick benefits paid during 1918, $613.00.

Number of weeks' sickness, 102.

Amount paid for medical attendance, $157.25.

III. ASSETS.

Cash value of real estate	$2,000 00
Cash value of bonds	500 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank	1,092 42
Other assets	300 00
Total assets	$3,892 42

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1918.

No changes were made in the constitution and rules during the year 1918.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors: D. Kauffman, A. Saipe, F. Bohin and G. Ringle, Hamilton.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,770.50.

Cash received during 1918 from:

Application fees	$12 00
Initiation fees	12 00
Dues	1,091 54
Assessments	158 00
Degrees and cards	38 00
Supplies sold	50 00
Charter fees	145 00
All other sources	22 97
Total receipts	$1,529 51

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Per capita tax	$21 90
Registration fee	3 00
Law costs	10 00
Printing, etc.	101 68
Supplies bought	21 65
Postage	29 10
Salaries	62 50
Rent, etc.	62 50
All other expenses	219 96
	$532 29

(*b*) *Miscellaneous Expenditure.*

Funeral benefits (burial)	125 00
Sick benefits	613 00
Medical attendance	157 25
Gratuities	75 25
All other expenditure	49 80
Jewish war sufferers	200 00
Child Welfare Association	5 00

For investments (not extended), $450.00.

Grand totals	$1,757 59

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Nelson Bigras, President .....Ottawa.
E. Réné Croteau, Recording Secretary .....Ottawa.
Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 372.
Number of members of the Society who died in 1918, 9.
Total amount of funeral benefits paid in respect of deceased members was $3,600.00.
Number of members' wives deceased in 1918, 6.
Amount of funeral benefits paid in respect of deceased wife, $445.00.
Total cash standing to credit of Funeral Fund at 31st December, 1918, $2,860.52.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 52.
Amount of sick benefits paid in 1918, $981.85.
Number of weeks' sickness experienced in 1918, 245⅔.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	$6,227 36
Actual cash in hand at 31st December, 1918	47 10
Other assets	625 50
Total assets	$6,899 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1918 were as follows: A. Lepage, and M. Lorocqui, Ottawa.
Books of account kept by the Society are: Ledger and Cash Book.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $8,028.42.	
Cash received during 1918 from:	
Per capita tax and levies	$3,385 80
Interest and dividends	209 37
Degrees and cards	6 45
Other sources (detailed in memo.)	121 00
Total receipts	$3,722 62

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Law costs	$10 00
Registration fee	3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	212 80
Printing, stationery, etc.	15 00
Postage, etc.	7 58
Premiums for guarantee of lodge officers	5 00
Total expenses of management	$343 38

(b) Miscellaneous Expenditure.

Funeral benefits (members' wives)	445 00
Funeral benefits to members	3,600 00
Sick benefits	981 85
Other expenditure	106 35
Grand totals	$5,476 58

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. P. Gelbert, Provincial Grand Master .....Toronto.
D. Ballennie, Deputy Grand Master .....Toronto.
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1918, 1,391.

Nine members died during 1918, and $2,100.00 benefits were paid.

Ten members' wives died during 1918, and in respect thereof benefits were paid amounting to $550.00.

Total cash to credit of Funeral Fund, 31st December, 1918, $3,892.28.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1918, 213.

Amount of benefits paid in 1918, in respect of sick members, $3,369.62.

Number of weeks' sickness experienced in 1918, 867 2-7.

Amount paid for medical attendance during 1918, $1,391.55.

V. ASSETS.

	District Body.	Subordinate Bodies.
Bonds	$1,486 62	$15,318 15
Mortgages	13,600 00	10,712 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	3,892 28	.....
In various banks, in various places	.....	7,789 21
Total assets	$18,978 90	$33,819 36

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1918 on 26th January, 1919.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1918 were as follows: John T. Tilley, Geo. W. Bull, and E. A. Atkins, Toronto.

Amount of Secretary's bond, $1,000.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies
Cash balance from 1917 (not extended), Grand Body, $1,796 85; Subordinate, $19,318.23.		
Cash received during 1918 from:		
Assessment (war purposes)	$1,512 20	$1,513 58
Initiation fees	.....	238 00
Dues	1,527 69	12,941 17
Interest	1,056 60	1,299 21
Dues, etc. (sister lodges)	.....	3,965 67
All other, including hospital benefits	1,818 95	499 80
Total receipts	$5,915 44	$20,457 43

IX. Cash Expenditures.

(*a*) *Expenses of Management.*

	District Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Gifts to overseas soldiers	.....	$194 07
Hospital benefits	.....	594 40
Per capita tax and levies	.....	592 39
Registration fee	$10 00	.....
Expenses of annual or biennial meeting	33 00	.....
War levy	.....	1,504 10
Supplies bought	144 58	45 55
Travelling expenses	2 00	1 50
Rent, light, heat and taxes	.....	593 75
Officers' salaries	321 54	793 65
Printing	156 50	82 00
Postage, telegrams and express	35 91	263 27
Premium for guarantee or lodge officers	5 00	34 00
Insurance	3 75	14 69
All other	37 40	786 83
Total expenses of management	$749 68	$5,500 20

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	2,650 00	4,017 45
Sick benefits	19 00	3,369 32
Gratuities	395 00	150 36
Sister lodges	.....	3,790 97
Medical attendance	.....	1,391 55
All other expenditure	6 33	8 49
For investment (not extended), $4,458.40.		
Total expenditure	$3,820 01	$18,228 34

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Jas. E. Cove, President ..... Woodstock.
Ferguson Butler, Vice-President ..... Woodstock.
Robt. A. Scott, Secretary-Treasurer ..... Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1918, was 178.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 15.
Amount of sick benefits paid during 1918, $138.50.
Number of weeks' sickness experienced during 1918, 46 1-7.
Amount paid for medical attendance, $372.15.
Amount of cash standing to credit of the fund, $457.53.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock	$457 53
Total	$457 53

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1918, 12.
No changes were made in the Constitution and Rules during the year 1918.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 7th January, 1919. Names of auditors: A. McEwen and A. Campbell, Woodstock.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $461.40.
Cash received during 1918 from:

Assessments	$552 00
Interest	14 33
Total	$566 33

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Postage	1 55
Salary of Secretary	35 00
Total expenses of management	$39 55

(b) Miscellaneous Expenditure.

Sick benefits	138 50
Medical attendance	372 15
All other expenditure	20 00
Total expenditure	$570 20

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

S. Robb, President ..... Toronto.
H. Brown, Secretary ..... Toronto.
James E. Ford, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,514.

Thirteen members died during 1918, and funeral benefits amounting to $975.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 322.

Total amount of sick benefits paid during 1918, $3,761.52.

Number of weeks' sickness experienced during 1918, 942.

Amount paid for medical attendance during 1918, $1,892.50.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1918, $4,501.09.

III. ASSETS.

Victory Bonds	$3,500 00
Cash on hand, 31st December, 1918	160 99
Cash in Canadian Bank of Commerce	751 26
Cash in Imperial Bank	88 84
Total	$4,501 09

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1918, and were payable on the 1st and 15th of each month.

The books of the Society were duly audited June 15th and December 15th, 1918.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1918: L. E. Stewart, J. McIntyre, and H. H. Hassell, Toronto.

No changes were made during 1918 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, $300.

Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $4,314.73.
Cash received during 1918 from:

Assessments	$7,267 82
Interest	243 91
Total	$7,511 73

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$10 00
Officers' salaries, etc.	414 50
Investigation of claims	5 00
Annual meeting	12 50
Guarantee bonds	13 00
Printing, etc.	8 05
Expenses of management	$463 05

(b) *Miscellaneous Expenditure.*

Funeral benefits	975 00
Sick and accident benefits	3,784 02
Medical attendance	1,892 50
Hospital	160 80
Gratuities	50 00

For investments (not extended), $3,500.00.

Grand totals	$7,325 37

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. W. Patterson, President ..... Toronto.
E. Woodall, Vice-President ..... Toronto.
S. Wrathall, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1918, was, 1,040.

Seven members died during 1918, and $350.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 341.

Total amount of sick benefits paid during 1918, $3,410.00.

Number of weeks' sickness experienced during 1918, 682.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1918, $1,172.99.

III. ASSETS.

Victory Bond	$1,000 00
Cash in Treasurer's hands	66 04
Cash in Merchants Bank	106 95
Total assets	$1,172 99

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessments were made during 1918.

The accounts of the Society were duly audited in January and July, 1918.

Names and addresses of auditors for 1918: W. McCracken, J. Severs and W. McKay, Toronto.

No changes were made in the Constitution during 1918.

Amount of bond of Secretary-Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,199.55.
Cash received during 1918 from:

Assessments	$3,784 70
Interest	55 00
Total receipts	$3,839 70

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$10 00
Postage, etc.	1 26
Officers' salaries	75 00
Printing, etc.	18 00
Premium for guarantee of lodge officer	2 00
	$106 26

(b) *Miscellaneous Expenditure.*

Funeral benefits	350 00
Sick benefits	3,410 00
Total expenditure	$3,866 26

HAMILTON LODGE NO. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Alex. Anderson, President ..... Hamilton.
B. V. Phoenix, Recording Secretary ..... Hamilton.
William Stroud, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 40.
Two members died during 1918, and $50.00 funeral benefits were paid.
Total cash to credit of Funeral Fund, $6.09.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 5.
Total amount of sick benefits paid during 1918, $75.00.
Number of weeks' sickness experienced during 1918, 15.
Amount paid for medical attendance during 1918, $45.00.
Total amount of cash standing to credit of Sick benefit Fund at 31st December, 1918, $754.29.

III. ASSETS.

Cash value of mortgage	$1,250 00
Cash in Molsons Bank, 31st December, 1918	754 29
Cash in Dominion Bank, 31st December, 1918	6 09
Total assets	$2,010 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1918.
The books of the Society were duly audited December 22nd, 1918.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1918: W. James, Hamilton.
No changes were made during 1918, in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, $1,500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $332.71.
Cash received during 1918 from:

Application fees	$10 00
Dues	271 50
Supplies sold	3 00
Interest	101 37
Cash received from repayment of loan (not extended), $350.00.	
Total	$385 87

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Per capita tax	$5 15
Registration fee	3 00
Rent, light and heat	37 50
Printing, etc.	2 00
Salaries	62 50
Postage, etc.	2 00
Expenses of management	$112 15

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	75 00
Medical attendance	45 00
Gratuities	10 00
All other	16 05
Total expenditure	$308 20

THEATRICAL MECHANICAL ASSOCIATION

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Wm. Fudge, President ..... Toronto.
S. Y. Meredith, Recording Secretary ..... Toronto.
James Lydon, Treasurer ..... Toronto.
Dan Pierce, T. Hutchinson, Sr., Chas. Horsewell, } Finance Committee ..... Toronto.

I. FUNERAL BENEFITS.

Total membership of Society, 159.
Number of members who died during 1918, 1.
Amount of funeral benefits paid during 1918, $250.00.
Amount standing to credit of fund, $17,835.44.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 14.
Total amount of sick benefits paid during the year 1918, $369.00.
Number of weeks' sickness experienced, 62.
Medical attendance, $264.00.
Amount of cash standing to credit of Sick Benefit Fund, $45.33.

III. ASSETS.

Bonds, debentures, etc.	$17,000 00
Cash on hand, as per auditor's statement	7 84
Bank of Commerce, Toronto	471 11
Canada Permanent Mortgage Corporation	835 44
Totals	$18,314 39

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in March, June, September and December, 1918.

Auditor for the year: Arthur Reid, Toronto.
No changes were made in the Constitution and By-laws during 1918.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $17,055.74.

Cash received during 1918 from:

Application, initiation fees and dues	$1,363 00
Supplies sold	1 85
Interest and dividends	960 13
All other sources	1,098 27
Total receipts	$3,423 25

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Per capita tax or levies	$40 00
Registration	3 00
Supplies bought	37 24
Rent, light, heat and taxes	20 22
Salaries, officers' and auditors' fees	213 00
Printing, stationery and advertising	30 25
Postage, etc.	22 42
Premium for guarantee of lodge officer	5 00
All other	599 47
Total expenses of management	$970 60

(b) *Miscellaneous Expenditure.*

Funeral benefits	250 00
Sick benefits	369 00
Medical attendance	264 00
Gratuities to distressed members	311 00

For investments (not extended), $1,000.00.

Total expenditure	$2,164 60

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Chas. Sher, President ..... Toronto.
B. Shidletzky, Vice-President ..... Toronto.
S. Hyman, Treasurer ..... Toronto.
D. Pullan, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 226.
Two members died during 1918, and funeral benefits were paid amounting to $235.00.
Number of members' wives and children who died during 1918, 5.
Amount of funeral benefits paid in respect of members' wives and children during 1918, $50.00.
Total cash standing to credit of Sick and Funeral Fund, $2,118.30.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 68.
Amount paid for sick benefits during 1918, $890.00.
Number of weeks' sickness experienced during 1918, 178.
Amount paid for medical attendance during 1918, $864.41.

III. ASSETS.

Cash value of real estate	$700 00
Cash value of mortgages	1,700 00
Cash value of bonds	991 08
Cash in hands of Treasurer	262 16
Cash on deposit in Bank of Nova Scotia, Toronto	1,856 14
Total assets	$5,509 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's accounts were duly audited in November, 1918.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1918 were: K. Jaffey and P. Phillips, Toronto.
No changes were made during 1918 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,648.77.

Cash received during 1918 from:

Application fees	$48 50
Initiation fees	30 00
Dues and doctors' fees	3,235 10
Interest	210 71
Other sources	4 40
Total receipts	$3,528 71

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent, light and heat	61 25
Officers' salaries	177 50
Printing, stationery, etc.	78 25
Postage, 'phones, telegrams and express	74 08
All other	103 61
Total expenses of management	$497 69

(b) *Miscellaneous Expenditure.*

Funeral benefits	285 00
Sick benefits	890 00
Medical attendance	864 41
Hospital	231 25
Gratuities	225 00
Relief fund	174 75
For investments (not extended), $891.08.	
Total expenditure	$3,168 10

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Thomas E. Till, President ..... Toronto.
Chas. Ford, Vice-President ..... Toronto.
T. Hopmans, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 98
Number of members who died during 1918, 2.
Amount paid for funeral benefits, $200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 29.
Amount of benefits paid during 1918, $300.00.
Number of weeks' sickness experienced in 1918, 60.
Total amount to credit of Sick Benefit Fund, $670.45.

III. ASSETS.

Cash on hand	$127 80
Cash in Dominion Bank	542 65
Total	$670 45

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Number of assessments made during 1918, 39.
The books of the Society were duly audited January 2nd, 1919.
Names and addresses of auditors of accounts of 1918: Wm. Steep and Geo. Self, Toronto.
Certain changes were made in the Constitution and By-laws during 1918.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $787.40.

Cash received during 1918 from:

Dues	$398 20
Initiation fees	8 00
Interest	81 80
Total receipts	$488 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Expenses of annual meeting	16 00
Travelling expenses	3 00
Officers' salaries	50 00
Supplies bought	25
Rent, light, etc.	3 00
Total expenses of management	$75 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	300 00
Other expenditure	29 70
Total	$604 95

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

V. Muto, President ..... Toronto.
P. Gagliardini, Secretary ..... Toronto.
R. H. Ross, Treasurer ..... Toronto.
M. Missor, Corresponding Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 47.
One member died during 1918, funeral benefits were paid amounting to $87.00.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1918, $374.78.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 15.
Amount paid for sick benefits, $276.73.
Number of weeks' sickness experienced, no information.
Amount paid for medical attendance, $70.00.

III. ASSETS.

Cash deposited in Bank of Commerce	$374 78	
Total assets		374 78

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were duly audited for year 1918.
The name and post office address of the auditor for 1918 was as follows: M. Missor, Toronto.
Books of account kept by the Society: Ledgers and Cash Book.
No changes were made in the Constitution and By-laws during 1918.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $433.57.

Cash received during 1918 from:

Dues	$409 76
All other	15 00
Total receipts	$424 76

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Salaries, etc.	35 00
All other	11 82
Total management expenses	$49 82

(b) *Miscellaneous Expenditure.*

Funeral benefits	87 00
Medical attendance	70 00
Sick benefits	276 73
Total expenditure	$483 55

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA. SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. Frasca, President ..... Toronto.
S. Agliaroli, Vice-President ..... Toronto.
Rocco Gianvecchio, Treasurer ..... Toronto.
G. Frasca, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1918, 15.
Number of members who died during 1918, none.
Total amounts paid for funeral benefits, nil.

II. SICK BENEFITS.

No member received sick benefits during 1918.
Number of weeks' sickness experienced in 1918, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	$395 74
Total assets	$395 74

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1918.
Name of auditor: G. Frasca, Toronto.
No changes were made during 1918 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $351.79.
Cash received during 1918 from:

Dues	33 17
Interest	10 78
Total receipts	$43 95

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Total management expenses	$3 00

(*b*) *Miscellaneous Expenditure.*—**None.**

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Emma Clark, Grand President ..... Toronto.
Millie Lee, Grand Vice-President ..... Toronto.
Nellie Nobes, Grand Past President ..... Toronto.
E. Swanston, Grand Treasurer ..... Hamilton.
Leonard Cross, Grand Secretary, 598 Gerrard Street ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,185.
Number of members of the Society who died during 1918, 23.
Amount of funeral benefits paid during 1918, $1,150.00.
Total cash standing to credit of Funeral Fund, 31st December, 1918, $11,775.37.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1918: Subordinate Bodies, 386; Juvenile Branch, 32.

Total amount of benefits paid during 1918: Subordinate Bodies, $1,933.50; Juvenile Branch, $89.00; Total, $2,022.50.

Number of weeks' sickness experienced in 1918: By Subordinate Bodies, 793; Juvenile Branch, 106.

Amount paid for medical attendance during 1918: Subordinate Bodies, $3,160.90; Juvenile Branch, $282.00.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1918. Subordinate, $16,101.88; Juvenile, $1,642.21.

IV. ASSETS.

Cash value of bonds	$5,000 00
Cash value of mortgages	2,900 00
Actual cash on hand	1,322 67
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton	6,386 25
All other assets	666 94
Subordinates, $20,882.66; Juveniles, $1,752.96.	
Total assets	$16,275 86

V. LIABILITIES.—None.

VI. Miscellaneous.

Assessments for the purpose of life insurance were made quarterly during 1918.

Four such assessments were made during 1918, payable March, June, September, and December.

The Society's books were audited 21st February, 1918.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office adresses of the auditors for 1918 were as follows: Fanny Lloyd, Toronto; E. Pincombe, Toronto, and M. Farrants, Toronto.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1917 (not extended), $7,806.14.			
Cash received during 1918 from:			
Dues	.....	$10,960 20	$542 90
Application fees	$110 20	178 00	.....
Initiation fees	.....	406 50	39 00
Assessments	1,167 64	.....	.....
Per capita tax	982 80	.....	.....
Supplies sold	631 82	.....	.....
Interest and dividends	654 18	462 00	53 60
Premium for guarantee of lodge officers	153 61	.....	.....
	$3,700 25	$12,006 70	$635 50

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1918 for:			
Per capita tax	.....	$982 00	.....
Commission	$64 82	58 50	.....
Registration fee	15 00	101 80	$9 20
Expenses of annual meeting	117 50	.....	.....
Supplies bought	600 84	622 42	9 40
Travelling expenses	67 90	.....	.....
Rent, etc.	13 00	1,675 75	104 00
Salaries, auditors' and officers' fees	534 00	1,028 90	99 32
Postage, telegrams and express	91 29	302 36	71 89
Printing, stationery and advertising	50 75	50 60	.....
Premium for guarantee of lodge officers	3 00	140 10	13 51
Other expenses	89 37	.....	.....
Total expenses of management	$1,647 47	$4,962 43	$307 32

(b) Miscellaneous Expenditure.

Funeral benefits	1,150 00	1,137 64	33 00
Sick benefits	.....	1,933 50	89 00
Medical attendance	.....	3,160 90	282 00
For investments (not extended), $500.00.			
Totals	$2,797 47	$11,194 47	$711 32

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Geo. Burch, President ..... St. Catharines.
John Herod, Vice-President ..... Thorold.
H. J. Johnston, Secretary-Treasurer ..... St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$
Contracts in force 31st December, 1917	203	20,300 00
Add contracts taken during 1918, new or renewed	5	500 00
Gross number and amount of contracts on foot at any time during 1918.	208	20,800 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1918	4	400 00
Contracts lapsed in 1918	4	400 00
Total deductions extended	8	800 00
	8	800 00
Net contracts on foot at 31st December, 1918	200	20,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines $267 23

VI. LIABILITIES—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1918.

The accounts of the Society were audited on January 30th, 1919.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1918: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $246.81.	
Cash received during 1918 from:	
Assessments	$599 00
Interest and dividends	7 72
Total receipts	606 72

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1918 for:	
Commission, etc.	$20 80
Registration fee	3 00
Expenses of annual meeting	1 50
Printing, stationery and advertising	5 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	6 00
Total expenses of management	$86 30

(b) Miscellaneous Expenditure.

Life insurance claims	500 00
Total expenditure	$586 30

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

W. J. Langton, President ..... Toronto.
M. Macdonald, Treasurer ..... Toronto.
W. A. Gray, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 114.
Number of members who died during 1918, 3.
Amount of funeral benefits paid during 1918, $300.00.
Cash to credit of fund at 31st December, 1918, $234.30.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, none.
Amount of benefits paid in 1918, nil.
Number of weeks' sickness experienced in 1918, none.

III. ASSETS.

Cash in Merchants Bank, Toronto	$421 94
Total assets	$421 94

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1918.
The accounts of the Society were duly audited December 31st, 1918.
Names and addresses of the auditors for the year 1918: E. R. Thorpe, and T. Symington, Toronto.
Books kept by Society: Ledger, Cash Book, Minute and Record Books.
No changes were made in the Constitution and By-laws of the Society.
Bond of Treasurer, $1,000.00.

VI. Cash Receipts.

	Grand Lodge.
Cash balance (not extended), $424.84.	
Cash received during 1918 from:	
Application fees	$14 00
Dues	708 00
Interest	18 75
Total receipts	$740 75

VII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.
Registration fee	$3 00
Postage, etc.	21 00
Printing, etc.	85 60
Premium for guarantee	5 00
Total expenses of management	$114 60

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Other expenditure	329 05
Total expenditure	$743 65

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. Waclanski, President ..... Toronto.
A. Purat, Vice-President ..... Toronto.
B. Pietrzykowski, Rec. Secretary ..... Toronto.
A. Gamonski, Fin. Secretary ..... Toronto.
S. Naploszczyc, Treasurer ..... Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 75.

Number of members who received sick benefits, 21.
Total amount paid for sick benefits in 1918, $279.00.
Number of weeks' sickness experienced in 1918, 61.
Amount paid for medical attendance for 1918, $42.00.
Balance to credit of fund, 31st December, 1918, $539.98.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1918	$539 98
Total assets	$539 98

IV. LIABILITIES.—None

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve assessments were made during 1918, and are payable third Saturday in each month.

Books were audited for 1918.

Names and addresses of auditors for the year 1918: Stanislaw Konopka, Mike Zowoski, Kard Fugar, all of Toronto.

Certain changese were made in the Constitution during 1918.

VII. CASH RECEIPTS.

Cash balance from 1917, $685.37.
Cash received during 1918 from:

Application fees	$55 50
Interest	12 43
Initiation fees	3 15
Dues	223 65
Fines	70
All other sources	11 65
Totals	$307 08

IX. Cash Expenditures.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Law costs	5 00
Supplies bought	75 00
Rent	28 00
Salary of Recording Secretary	12 00
Printing	6 25
Postage	9 62
Other	6 60
Expenses of management	$145 47

(*b*) *Miscellaneous Expenditure.*

Sick benefits	279 00
All other	28 00
Total expenditure	$452 47

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. Morkis, President ..... Toronto.
F. Regina, Vice-President ..... Toronto.
O. Karaszauskas, Recording Secretary ..... Toronto.
J. Simonaitis, Financial Secretary ..... Toronto.
J. Kriancziunas, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 28.
One member died during 1918. Amount of funeral benefits paid during 1918, nil.
No members' wives died during 1918.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Fund at 31st December, 1918, $791.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Eight members received sick benefits during 1918.
Number of weeks' sickness experienced during 1918, 16.
Sick benefits amounting to $80.00 were paid.

III. ASSETS.

Cash on hand	$49 51
Cash in Royal Bank of Canada	741 49
Total assets	$791 00

IV. LIABILITIES.—$5.00.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
The Society's accounts were audited 31st December, 1918.
The books of record kept are a Ledger, Minute and Cash Book.
Names and addresses of the auditors for 1917: F. Stukas and F. Regina, Toronto.
Bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $680.68.	
Cash received during 1918 from:	
Initiation fees	$12 00
Dues	150 50
Assessments	4 80
Supplies sold	26 26
Donation	5 20
Interest	23 04
All other	130 40
Total receipts	$352 20

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Rent, light, heat and taxes	22 50
Salaries	20 50
Printing	1 50
Postage, etc.	3 90
Supplies bought	5 20
All other	105 28
Total expenses of management	$161 88

(b) *Miscellaneous Expenditure.*

Sick benefits	80 00
Total expenditure	$241 88

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. C. Kidd, President ..... Toronto.
R. G. B. King, Secretary ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 99.

Number of members of the Society who died during 1918, none.

Amount of funeral benefits paid during 1918, nil.

Cash to credit of Funeral Fund, $893.58.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.

Number of members who received sick benefits during 1918: Subordinate, 7; Auxiliary, one.

Total amount of benefits paid during 1918: Subordinate, $178.00; Auxiliary, nil.

Number of weeks' sickness experienced in 1918: Subordinate, 31; Auxiliary, 5.

Amount paid for medical attendance in 1918: Subordinate, $78.50.

V. ASSETS.

Cash in various banks	$1,027 68
Total	$1,027 68

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1918: One case.

The Society's accounts were duly audited April and December, 1918.

Names and post office addresses of the auditors for 1918: W. J. McLaughlin, Mrs. G. Hayes, Mrs. F. Harrington, Toronto.

Number of members in Ontario at 31st December, 1918, 99.

Number of members in Ontario who died during 1918, none.

Amount of death benefits paid to Ontario members during 1918, nil.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $924.40.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash received during 1918 from:			
Initiation fees	$1 00	$4 00	.....
Dues	.....	134 34	$30 10
Assessments	494 51	.....	.....
Interest and dividends	26 70	.....	.....
Supplies sold	60	.....	.....
Total receipts	$522 81	$138 34	$30 10

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1918 for:			
Per capita tax	.....	$34 00	.....
Law costs	.....	.....	.....
Registration fee	$3 00	.....	.....
Supplies bought	4 50	.....	.....
Rent, light, heat and taxes	119 10	.....	.....
Officers' salaries	50 00	.....	.....
Printing	1 25	.....	.....
Postage, etc.	2 50	.....	.....
All other	4 50	.....	.....
Total expenses of management	$184 85	$34 00	....

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	.....	.....	.....
Sick benefits	178 00	.....	.....
Medical attendance	78 50	.....	.....
All other	112 28	.....	.....
Total expenditure	$553 63	$34 00	.....

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Fred. C. Ward, President ..... Toronto.
Selby Draper, Vice-President ..... Toronto.
J. M. Walton, Secretary ..... Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1918, none.
Total amount of funeral benefits paid, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 15.
Number of members of the Society who received sick benefits during 1918, 2.
Total amount of benefits paid in 1918, $17.00.
Number of weeks' sickness experienced in 1918, 5.
Total amount of cash standing to credit of Sick Fund at 31st December, 1918, $204.19.

III. ASSETS.

Cash value of bonds, debentures, etc.	$890 00
Cash in Bank of Montreal, Aurora	204 19
Total assets	$1,094 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1918.
The Society's accounts were duly audited in 1919.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1918: J. L. Jenkins.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1917, $86.92.
Cash received during 1918 from:

Assessments	$90 81
Per capita tax and levies	1 60
Interest	46 46
Total receipts	$138 87

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	3 00
Sick benefits	17 00
Per capita tax and levies	1 60
Total expenditure	$21 60

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. P. Cerceo, President ..... Ottawa.
Vincenzo Macri, Secretary ..... Ottawa.
Francesco Guzzio, Treasurer ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 92.
One member died in 1918, and $125.00 funeral benefits were paid.
One member's wife died during 1918.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 23.
Total amount of sick benefits paid during 1918, $431.44.
Number of weeks' sickness experienced in 1918, 86.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1918	$889 62
Mortgage	1,000 00
Total assets	$1,889 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited for 1918.

No changes were made during 1918, in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $963.94.
Cash received during 1918 from:

Application fees	$16 50
Dues	529 62
Supplies sold	5 35
Interest and dividends	106 15
Total receipts	$657 62

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Rent, etc.	20 00
Salaries	25 00
Supplies bought	54 50
All other	23 00
Total expenses of management	$125 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	125 00
Sick benefits	431 44
Benefits to widows and orphans	50 00
Total expenditure	$731 94

HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Chas. Jacobs, President ..... Toronto.
Max Stern, Secretary ..... Toronto.
D. Greenberg, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 82.
No members died during 1918, and no funeral benefits were paid.
One member's wife and two members' children died, and $40.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 24.
Amount paid for sick benefits, $255.00.
Number of weeks' sickness experienced, 20.
Amount paid for medical attendance, $350.61.

III. ASSETS.

Value of real estate	$700 00
Cash deposited in Dominion Bank	817 32
Total assets	$1.517 32

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
The Society's accounts were audited quarterly during 1918.
The books of record kept are as follows: Day Book, Cash Book and Ledger.
Names and post office addresses of the auditors of accounts for 1918: L. Goldman, H. Stern and P. Berenbaum, Toronto.
No changes were made in regard to sick benefits during 1918.
Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $730.04.
Cash received during 1918 from:

Application fees	$4 00
Initiation fees	2 00
Dues	557 60
Per capita tax	131 20
Interest	9 76
Medical fees	396 61
Total receipts	$1,101 17

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Law costs	1 00
Rent	60 00
Advertising expenses and printing	92 70
Expenses of special meeting	16 50
Managing officers' salaries, etc.	148 20
Postage	36 88
Total management expenses	$358 28

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	255 00
Medical attendance	350 61
Gratuities	.....
Other expenses	10 00
Total expenditure	$1,013 89

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Philip Kilaman, President .....Renfrew.
A. Freemark, Vice-President .....Renfrew.
F. Cybulski, Recording Secretary .....Renfrew.
A. Stubinskey, Financial Secretary .....Renfrew.
John Kilaman, Treasurer .....Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 42.
One member died during 1918, and $50.00 funeral benefits were paid.
No members' wives died during 1918.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, $857.42.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1918.
Number of weeks' sickness experienced during 1918, none.
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	$857 42
Total assets	$857 42

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited January 22nd, 1919.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1918: A. M. Zgwicki and Thos. Zanta, Renfrew.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $778.49.

Cash received during 1918 from:

Assessments (special)	$15 30
Interest and dividends	24 58
Dues	115 50
Badges, etc.	2 95
All other	8 90
Total receipts	$167 23

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent	15 00
Salaries	8 00
Printing, stationery, etc.	1 30
All other	6 00
Total expenses of management	$33 30

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
All other expenditure	5 00
Grand total	$88 30

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. Laefsky, President ..... Toronto.
L. Fink, Vice-President ..... Toronto
H. Rosenberg, Secretary ..... Toronto.
H. Posin, Treasurer ..... Toronto

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1918, was 239.

Number of members who died during 1918, 2.

Amount of funeral benefits paid, $295.00.

Cash standing to credit of Funeral Fund, $450.80.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fifty-eight members received sick benefits during 1918, amounting to $840.00.

Number of weeks' sickness experienced during 1918, 168.

Amount paid for medical attendance, $621.10.

Amount of cash standing to credit of the fund, $2,734.59.

III. ASSETS.

Cash value of real estate, less incumbrances	$6,400 00
Cash on hand	13 81
Cash in Dominion Bank and in Union Bank	3 450 21
All other assets	619 60
Total	$10,483 62

IV. LIABILITIES.—$38.75.

V. MISCELLANEOUS.

No assessments were made during the year 1918.

The accounts were duly audited quarterly during 1918.

Names and addresses of the auditors for the year 1918: P. Goodman, O. Rosenblatt L. Kamarne and O. Garclick.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

Amount of bond of Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $3,937.18.

Cash received during 1918 from:

Application fees	$15 00
Initiation fees	6 50
Per capita tax and levies	376 75
Interest	96 04
Dues	1,914 95
Donations	1,720 00
All other sources	913 45
Total receipts	$5,042 69

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Managing officers' salaries	228 70
Printing, postage, and all other	282 77
Total expenses of management	$514 47

(a) *Miscellaneous Expenditure.*

Funeral benefits	35 00
Benefits to orphans	306 50
Sick benefits	840 00
Medical attendance	732 10
Gratuities to distressed members	265 70
Expenses of building a fence around cemetery	2,309 90
All other	512 18
Total expenditure	$5,515 85

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

I. Gold, President .....Toronto.
M. Hirshern, Vice-President .....Toronto.
S. Zaid, Treasurer .....Toronto.
Harry Zweig, Financial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 42.
No members died during 1918.
Amount of funeral benefits during 1918, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 5.
Amount paid for sick benefits during 1918, $70.00.
Number of weeks' sickness experienced during 1918, 14.
Amount paid for medical attendance during 1918, $45.55.

III. ASSETS.

Value of real estate	$450 00
Cash value of bonds	500 00
Cash deposited in Bank of Montreal	584 26
Total assets	$1,534 26

IV. LIABILITIES—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on December 30th.

The Society's accounts were audited 30th December, 1918.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1918: H. Cosky and A. Sherman, Toronto.

No changes were made during 1918 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $815.68.	
Cash received during 1918 from:	
Dues	$399 95
Interest and dividends	33 05
Degrees and cards	70
All other sources	129 72
Total receipts	$563 42

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Commission and organization expenses	$14 00
Registration fee	3 00
Rent, etc.	28 50
Salaries, auditors' and officers' fees	75 00
Postage, telegrams and express	18 10
Printing, stationery and advertising	30 75
Travelling expenses	9 94
Total expenses of management	$179 29

(*b*) *Miscellaneous Expenditure.*

Sick benefits	70 00
Medical attendance	45 55
For investments (not extended), $500.00.	
Total expenditure	$294 84

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. H. Grant, President .....London.
John H. Hisocks, Secretary .....London.
A. E. Barbour, Treasurer .....London.

I CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1918, $1,336,545.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	2,884	1,315,310 00
Add contracts taken during 1918, new and renewed	309	96,015 00
Gross number and amount of contracts on foot at any time during 1918.	3,193	1,411,325 00
Deductions:		
Contracts matured in 1918	39	22,680 00
Contracts lapsed in 1918	286	52,100 00
Total deductions	325	74,780 00
Net contracts on foot 31st December, 1918	2,868	1,336,545 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. Assets.

Cash value of mortgages	$166,450 73
Cash value of bonds and debentures	206,273 18
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	15,952 84
Interest due and accrued	11,689 09
All other assets	931 10
Total assets	$401,296 94

VI. Liabilities.

Amount of claims admitted	$4,900 00
Amount of other liabilities	252 65
Total liabilities	$5,152 65

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1918.

The books of the Society were audited at the end of each month during 1918.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the auditors for 1918 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1918.

No changes were made during 1918 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, $5,000.00.

Number of members in Ontario at 31st December, 2,868.

Amount of insurance in force in Ontario at 31st December, $1,336,545.00.

Number of members in Ontario who died during 1918, 39.

Amount of death benefits paid to Ontario members during 1918, $20,095.00.

VIII. Cash Receipts.

Cash balance from 1917 (not extended), $8,452.95.

Cash received during 1918 from:

Dues	$29,070 00
Transfers and duplicates	42 00
Interest and dividends	21,834 08
All other	24 05
Cash received from investments (not extended), $33,769.26.	
Total cash receipts	$50,970 13

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Commission and organization expenses	$1,042 00
Registration fee	25 00
Expenses of annual meeting	3 00
Travelling expenses	26 50
Rent, light, heat and taxes	719 85
Managing officers' salaries, officers' fees	3,087 00
Law costs	44 35
Supplies bought	33 87
Printing, stationery and advertising	391 11
Postage, telegrams and express	191 69
Guarantee premiums	25 00
Compensation account to London & Western Trusts Co.	1,132 32
Fees for overseas members	550 00
Other expenses	502 25
Total expenses of management	$7,773 94

(b) Miscellaneous Expenditure.

Life insurance claims	20,095 00
Gratuities to distressed members	145 00
All other	347 56
Cash paid for investments (not extended), $48,878.00.	
Total expenditure	$28,361 50

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1918

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	57	11,500 00	570 00	.....	.....
25-29	228	81,300 00	2,280 00	5	2,200 00
30-34	404	181,200 00	4,040 00	3	2,100 00
35-39	388	186,145 00	3,880 00	1	700 00
40-44	453	231,500 00	4,530 00	.....	.....
45-49	418	212,145 00	4,180 00	5	2,805 00
50-54	348	175,115 00	3,480 00	6	3,570 00
55-59	282	133,340 00	2,820 00	4	2,170 00
60-64	159	65,660 00	1,590 00	5	2,450 00
65-69	84	37,835 00	840 00	3	1,785 00
70-74	52	27,125 00	520 00	2	1,400 00
75-79	16	7,260 00	160 00	1	700 00
80-84	7	4,900 00	70 00	2	1,400 00
85 and over	11	4,200 00	110 00	2	1,400 00
Totals	2,907	1,359,225 00	29,070 00	39	22,680 00

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

C. Naylor, Provincial Chief Ruler .....Toronto.
Wm. Roe, Provincial Deputy Ruler .....Toronto.
Wm. Thomson, Provincial Past Chief Ruler .....Toronto.
Wm. Argyle, Provincial Superintendent of Juveniles .....Toronto.
J. M. Tosh, Provincial Treasurer .....Toronto.
John E. T. Paterson, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 280; Juveniles, 359.

Number of members who died during 1918, 6.

Amount of funeral benefits paid during 1918, $260.00.

Cash to credit of fund at 31st December, 1918: Supreme Body, $2,952.19.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1918: Subordinate Bodies, 64.

Amount of benefits paid in 1918, $1,216.40.

Number of weeks' sickness experienced in 1918, 287 1-7.

Amount paid for medical attendance: Subordinate Bodies, $379.37; Juvenile, $329.19.

Cash standing to credit of Sick Benefit Fund at 31st December, 1918: Supreme Body, $6,287.12.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	$6,725 00	.....	.....
Cash value of bonds	2,000 00	.....	.....
Cash on hand	63 55	.....	.....
Cash on deposit in Bank of Montreal, Toronto	593 17	$296 17	$31 62
Cash on deposit in Royal Bank, Welland	.....	107 32	.....
Cash on deposit in Bank of Hamilton, Hamilton	.....	152 79	64 74
Total assets	$9,381 72	$556 28	$96 36

IV. LIABILITIES.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1918, on 21st February, 1919.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1918 were as follows: W. A. Gordon, and A. Carmichael, Toronto.

No changes were made during 1918 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1917 (not extended), $8,716.42.			
Cash received during 1918 from:			
Initiation fees	.....	$7 00	$5 50
Dues	$1,912 24	482 22	100 93
Assessments	.....	379 37	329 19
Per capita tax and levies	175 62	157 64	17 98
Supplies sold	77 50	11 68	.....
Interest	554 22	3 03	43
All other sources	679 51	.....	.....
Cash received from repayment of loan (not extended), $150.00.			
Totals	$3,399 09	$1,040 94	$454 03

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1918 for:			
Charter fees	.....	$157 64	$17 98
Registration fee	$10 00	.....	.....
Law costs	1 00	.....	.....
Supplies bought	73 05	49 00	28 50
Expenses of meeting	10 40	.....	.....
Rent, light, heat and taxes	12 00	200 00	32 65
Officers' salaries	75 00	36 00	.....
Printing, stationery and advertising	18 60	.....	.....
Postage, etc.	32 00	46 68	16 82
All other expenses	8 45	.....	.....
Total expenses of management	$240 50	$489 32	$95 95

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	260 00	.....	.....
Sick benefits	1,216 40	.....	.....
Medical attendance	.....	379 37	329 19
Gratuities	.....	192 14	51 96
All other expenditure	471 29	.....	.....
Total expenditure	$2,188 19	$1,060 83	$477 10

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Dmytro Czyrywaty, President .....Brantford.
Michael Brenkacz, Secretary .....Brantford.
Michael Pontus, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 42.
One member of the Society died during 1918.
Amount paid for funeral benefits during 1918, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 12.
Amount paid for sick benefits, $145.00.
Number of weeks' sickness experienced during 1918, 29.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1918, $560.39.

III. ASSETS.

Cash in hands of Treasurer	$5 43
Cash in Bank of Hamilton, Brantford	554 96
Total	$560 39

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1918, 12.
The Society's accounts were audited December 2nd, 1918.
Names and addresses of the auditors of accounts for 1918: Andrew Michael and Peter Brenkacz, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $525.37.
Cash received during 1918 from:

Dues	$232 90
Interest and dividends	15 58
Total receipts	$248 48

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$1 57
Registration fee	3 04
Rent, etc.	12 00
Postage, etc.	50
Other expenses	1 35
Total expenses of management	$18 46

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	145 00
Grand totals	$213 46

HAMILTON FIREMAN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

W. T. James, Chairman ..... Hamilton.
A. B. TenEyck, Treasurer ..... Hamilton.
B. McSweeney, Secretary ..... Hamilton.
R. Aitchison, Committeeman ..... Hamilton.
W. Voelker, Committeeman ..... Hamilton.
J. Hotrum, Committeeman ..... Hamilton.
D. L. McCarthy, Committeeman ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 72.
Total amount of funeral benefits paid during 1918, $400.00.
Number of members who died during 1918, 1.

V. ASSETS.

Cash value of mortgages	$15,500 00
Cash value of bonds, debentures, etc.	42,502 48
Cash on deposit to Society's credit in Bank of Hamilton	1,444 49
Interest due and accrued	1,054 01
Total	$60,500 98

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1918.
Twenty-four assessments were made during 1918.
The accounts for the year 1918 were duly audited February 7th, 1919.
Name and address of auditor: E. A. Dempster, Hamilton.
Certain changes were made in the Constitution and Rules during the year 1918.

VIII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $1,638.33.
Cash received during 1918 from:

Assessments	$6,061 33
Interest	2 955 77
Donations	888 00
From investments (not extended), $3,000.00.	
Total receipts	$9,905 10

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Interest	105 48
Safety box	5 00
Postage	2 54
Printing	12 40
All other	15
Total expenses of management	$128 57

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00
For investments (not extended), $12,570.37.	
	$528 57

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1918, were as follows

J. A. Cowan, Grand Master .....Toronto.
H. J. Bentley, Grand Chancellor .....Toronto.
A. E. Rowley, Grand Almoner .....Toronto.

I CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1918, $69,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1917	171	71,750 00
Add contracts taken during 1918, new or renewed	5	2,250 00
Gross number and amount of contracts on foot at any time during 1918	176	74,000 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured	2	1,000 00
Contracts lapsed in 1918	7	3,250 00
Total deductions extended	9	4,250 00
	9	4,250 00
Net contracts on foot 31st December, 1918	167	69,750 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1918, was 279.

Number of members who died during 1918, 3.

Total amount of funeral benefits paid during 1918, $300.00.

Number of members' wives who died during 1918, none.

Total amount of funeral benefits paid during 1918, in respect of deceased wives, nil.

Total cash standing to credit of funeral fund, $1,514.78.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.
Number of members who received sick benefits during 1918, 51.
Amount of sick benefits paid in 1918, $1,210.55.
Number of weeks' sickness experienced in 1918, 282.
Amount paid for medical attendance during 1918, $411.70.
Total standing to credit of Sick Benefit Fund, $498.85.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.	$6,762 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks	3,268 66	$696 31	$706 12
Interest due and accrued	29 08	2 95	20 17
Total assets of life Insurance Fund (not extended), $8,085.02.			
Total assets of Sick and Funeral Fund (not extended), $1,514.78.			
Total assets of General and other funds (not extended), $431.28.			
All other assets	1,210 00	1,495 00	.....
Total assets	$11,270 16	$2,194 26	$726 29

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1918, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1918.

The accounts of the Society were audited February 8th, 1919.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1918 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1918.

Amount of bond of Secretary, $750.00.

Amount of bond of Treasurer, $750.00.

Number of members in Ontario at 31st December, 1918, 318.

Number of certificate holders in Ontario at 31st December, 1918, 167.

Amount of insurance in force in Ontario at 31st December, 1918, $69,750.00.

Number of members in Ontario who died during 1918, 3.

Amount of death benefits paid to Ontario members during 1918, $300.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1917 (not extended), $9,014.20.			
Cash received during 1918 from:			
Application fees	$10 00	$6 75	.....
Initiation fees	.....	56 65	.....
Dues	.....	2,365 93	$192 60
Assessments	1,249 16	.....	.....
Per capita tax	393 75	.....	.....
Funeral Fund	509 45	.....	.....
Rent	.....	112 24	.....
Supplies sold	23 54	.....	.....
Extension Fund	195 65	.....	.....
Interest and dividends	420 50	11 31	12 74
Total receipts	$2,802 05	$2,552 88	$205 34

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1918 for:			
Per capita tax or levies	.....	$625 40	16 25
Commission	$53 00	.....	.....
Investigation of claims	25 00	.....	.....
Registration fee	3 00	.....	.....
Rent	24 00	248 50	30 00
Supplies bought	.....	10 75	1 05
Expenses of annual or biennial meeting	17 65	.....	.....
Salaries, officers' and auditors' fees	185 00	161 50	15 00
Storage	18 00	.....	.....
Actuary's fees	25 00	.....	.....
Medical examiners' salary	5 25	.....	.....
Fire insurance	6 00	8 99	2 18
Printing, stationery, advertising, etc.	50 50	19 50	2 45
Postage, telegrams, etc.	54 42	72 89	2 00
Premiums for guarantee of lodge officers	13 35	4 75	.....
Other expenses	5 00	10 50	.....
Total expenses of management	$485 17	$1,162 78	$68 93

(b) *Miscellaneous Expenditure.*

Life insurance claims	1,000 00	.....	.....
Funeral benefits	300 00	.....	.....
Sick benefits	.....	1,156 55	54 00
Medical attendance	.....	374 20	37 50
Gratuities to distressed members	.....	67 16	.....
All other expenditure	.....	.....	.....
Invested (not extended), $6,762.42.			
Total expenditure	$1,785 17	$2,760 69	$160 43

Schedule of ages of membership, amount of insurance, etc., at 31st December, 1918.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	2	750 00	67	.....	.....
25–29	12	5,250 00	5 00	.....	.....
30–34	30	11,750 00	12 41	.....	.....
35–39	36	14,500 00	17 14	.....	.....
40–44	29	12,500 00	18 65	.....	.....
45–49	25	9,750 00	16 38	.....	.....
50–54	13	6,000 00	12 01	1	500 00
55–59	13	5,750 00	14 04	.....	.....
60–64	3	1,500 00	3 10	.....	.....
65–69	1	500 00	1 02	1	500 00
70–74	2	1,000 00	2 38	.....	.....
75–79	1	500 00	2 35	.....	.....
80–84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals	167	69,750 00	105 15	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A Felici, President ..... Hamilton.
A. Favazza, Vice-President ..... Hamilton.
A. del Piero, Secretary ..... Hamilton.
P. Faleschini, Financial Secretary ..... Hamilton.
F. di Ciccio, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 89.
Number of members who died during 1918, one.
Amount of funeral benefits paid during 1918, $70.00.
Cash to credit of fund at 31st December, 1918, $210.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 37.
Amount of benefits paid during 1918, $918.00.
Number of weeks' sickness experienced in 1918, 153.
Medical attendance, $276.45.
Cash to credit of fund at 31st December, 1918, $76.15.

III. ASSETS.

Cash on hand	$11 00
Cash in Royal Bank, Hamilton	275 15
Total assets	$286 15

IV. LIABILITIES.—$300.00.

V. MISCELLANEOUS.

Twelve assessments were made during 1918.
The accounts of the Society were duly audited February 15th, 1919.
Name and address of the auditor for the year 1918: A del Piero, Hamilton.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $509.85.

Cash received during 1918 from:

Application fees	$11 00
Assessments and dues	1,142 00
Supplies sold	11 20
Interest and dividends	13 94
Per capita tax and levies	210 00
Total receipts	$1,388 14

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Officers' salaries	$72 00
Registration fee	3 00
Supplies bought	68 64
Rent, etc.	35 00
Printing, etc.	10 00
Postage, etc.	8 75
Total expenses of management	$197 39

(b) *Miscellaneous Expenditure.*

Funeral benefits	70 00
Sick benefits	918 00
Medical attendance	276 45
All other	150 00
Total expenditure	$1,611 84

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

S. Samuels, President .....Toronto.
S. Caplan, Vice-President .....Toronto.
S. Himel, Treasurer .....Toronto
P. J. Isaacson, Financial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 178.
No member died during 1918 and no funeral benefits were paid.
Four members' children died during 1918, and $52.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 60.
Amount paid for sick benefits, $575.00.
Number of weeks' sickness experienced, 115.
Amount paid for medical attendance, $269.85.

III. ASSETS.

War bonds	$500 00
Cash on deposit to Society's credit in Royal Bank	1,381 31
Total assets	$1,881 31

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited in April, July and October, 1918, and January, 1919.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1918: J. Rosen, S. Samuels, S. M. Ross, S. Himel and P. J. Isaacson, Toronto.

No changes were made in the Constitution and By-laws during 1918.

Bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $771.19.

Cash received during 1918 from:

Application fees	$57 50
Dues	1,408 34
Funeral fund	317 50
Interest	55 46
Hospital fund	171 00
Relief fund	140 75
National fund	240 90
Palestine Restoration fund	287 25
All other	17 00
Total receipts	$2,695 70

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Rent, light, heat, taxes	80 00
Salaries	131 00
Printing	68 65
Postage, telephones, etc.	69 15
	$351 80

(*b*) *Miscellaneous Expenditure*

Funeral benefits	52 00
Hospital fund	72 65
Sick benefits	575 00
Medical attendance	269 85
Relief fund	113 75
National fund	166 34
Palestine Restoration fund	287 25
All other	196 94
Grand total	$2,085 58

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. G. Tribbeck, President ..... Hamilton.
W. Gates, Vice-President ..... Hamilton.
G. Burjaw, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 144.
Number of members who died during 1918, 3.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 35.
Amount of benefits paid during 1918, $299.00.
Number of weeks' sickness experienced in 1918, 99 2-7.
Amount paid for medical attendance during 1918, $250.00.
Total amount to credit of Sick Benefit Fund, $47.38.

III. ASSETS.

Cash on hand	$47 38
Total	$47 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1918, 12.
The Society's accounts were audited quarterly during 1918.
Name and address of the auditor of accounts for 1918: Miss M. Humphrey, Hamilton, Ont.
Books of record and account kept: Cash Book, Journal and Ledger.
No changes were made during 1918 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $182.38.	
Cash received during 1918 from:	
Dues	$421 25
Donation from Company	50 00
	$471 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Total expenses of management	$3 00

(b) Miscellaneous Expenditure.

Sick benefits	299 00
Medical attendance	250 00
Gratuities to distressed members	54 25
Total expenditure	$606 25

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Wm. Maxwell, President .....Hamilton.
Thos. Champ, Vice-President .....Hamilton.
Thos. Barnes, Secretary .....Hamilton.
Thos. Holt, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 415.
Number of members of the Society who died during 1918, 4.
Total amount of funeral benefits paid during 1918, $200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 107.
Total amount of benefits paid in 1918, $951.75.
Number of weeks' sickness experienced in 1918, 259.
Total amount of cash standing to credit of Sick Fund at 31st December, 1918, $412.56.

III. ASSETS.

Victory bonds	$700 00
Cash in Bank of Hamilton	412 56
Total assets	$1,112 56

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1918, 13.
The accounts of the Society were audited on January 16th, 1919.
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
Names and addresses of auditors of accounts for 1918: L. Mackenzie, and A. Lay, Hamilton, Ont.
No changes were, during 1918, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,191.99.
Cash received during 1918 from:

Dues	$1,108 80
Interest	59 63
Total receipts	$1,168 43

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Expenses of annual meeting	42 35
Supplies bought	3 00
Salaries	85 00
Clerk hire	10 00
Postage, etc.	4 00
Total expenses of management	147 35

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	951 75
Gratuities	25 00
For investments (not extended), $623.76.	
Total expenditure	$1,324 10

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Piggott, President		Toronto.
G. N. Hill, Secretary-Treasurer		Toronto.
S. Hoovy,	Executive	Toronto.
T. Lavery,		Toronto.
J. Orange,		Toronto.
W. McPherson,		Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 68.
Number of members who received sick benefits during 1918, 12.
Amount of sick benefits paid during 1918, $329.36.
Number of weeks' sickness experienced during 1918, 76.
Amount paid for medical attendance during 1918, nil.
Amount standing to credit of Sick and Funeral Benefit Fund, $107.75.

III. ASSETS.

Cash in Bank of Toronto, Toronto	$107 75

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1918.
The books were duly audited for 1918, June 30th, 1918, and December 31st, 1918.
Names and addresses of the auditors for 1918: W. Ward and G. R. Smith, Toronto.
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1917, $287.62.
Cash received during 1918 from:

Dues	$163 70
Interest	5 67
Donations	7 89
Total receipts	$177 26

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Secretary's salary	23 00
Postage, etc.	1 77
Total expenses of management	$27 77

(b) Miscellaneous Expenditure.

Sick benefits	329 36
Total expenditure	$357 13

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

R. F. Kent, President .....Meaford, Ont.
W. Phillips, Vice-President .....Meaford, Ont.
M. Coulter, Secretary-Treasurer .....Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 105.
Number of members who died during 1918, none.
Amount of funeral benefits paid in 1918, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 13.
Amount of benefits paid in 1918, in respect of sick members, $150.69.
Number of weeks' sickness experienced in 1918, 30 1-7.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1918, $554.90.

III. ASSETS.

Victory bonds	$400 00
Cash in Molsons Bank, Meaford	154 90
Total	$554 90

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 31st and December 31st, 1918.
Names and addresses of the auditors of accounts for 1918: W. Lyon and Harvey Dillon, Meaford, Ont.
Books of record and account kept: Cash Book and Disbursement Book.
No changes were made during 1918 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $425.31.
Cash received during 1918 from:

Dues	$295 30
Interest	12 78
Total receipts	$308 08

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	20 00
Total expenses of management	$23 00

(b) Miscellaneous Expenditure.

Sick benefits	150 69
Other expenditure	4 80
Total expenditure	$178 49

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

B. Jacobs, President ..... Toronto.
J. Ruben, Vice-President ..... Toronto.
A. Lustig, Treasurer ..... Toronto.
B. Spiegel, Financial Secretary ..... Toronto.
J. Soloman, Recording Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 116.

Number of members of the Society who died during 1918, one, and $150.00 funeral benefits were paid.

One member's wife died and $81.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 48.

Amount paid for sick benefits during 1918, $528.00.

Number of weeks' sickness experienced during 1918, 88.

Amount paid for medical attendance during 1918, $314.75

III. ASSETS.

Real estate	$1,500 00
Victory Bonds	150 00
Cash in Northern Crown Bank	1,033 38
Total	$2,683 38

IV. LIABILITIES—No information.

V. MISCELLANEOUS.

The Society's accounts were duly audited in November 8th, 1918.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1918 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, $100.00.

Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $811.90.

Cash received during 1918 from:

Application fees	$17 00
Dues	1,643 11
Interest	29 22
Medical attendance	187 14
Funeral fund	200 00
Total receipts	$2,076 47

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Commission and organization expenses	20 00
Expenses of annual meeting	10 00
Travelling expenses	40 00
Salaries	170 00
Supplies bought	58 90
Rent, light, heat and taxes	115 20
Printing, stationery and advertising	85 25
Postage	103 25
Total expenses of management	$605 60

(b) *Miscellaneous Expenditure.*

Funeral benefits	81 00
Benefits to widows and orphans	150 00
Sick benefits	528 00
Medical attendance	314 75
Gratuities	175 64
Total expenditure	$1,854 99

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Pillsbury, President ..... Toronto.
Thos. Craddock, Vice-President ..... Toronto.
James S. Morrison, Treasurer ..... Toronto.
Geo. Clarke, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 60.
Number of members who died during 1918, 1.
Amount paid for funeral benefits, $30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1918, 19.
Amount of benefits paid during 1918, $256.10.
Number of weeks' sickness experienced in 1918, 65.
Total amount to credit of Sick Benefits Fund, $19.81.

III. ASSETS.

Cash in Standard Bank, Toronto	$19 81
Total	$19 81

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Number of assessments made during 1918, 24.
The Society's accounts were audited March 3rd, 1919.
Names and address of the auditor of accounts for 1918: Thos. Fee and D. Senick. Toronto.
Books of record and account: Cash Book, Minute and Order Books.
No changes were made during 1918, in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $86.31.
Cash received during 1918 from:

Dues	$222 61
Total receipts	$222 61

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Total management expenses	$3 00

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	256 10
Total expenditure	$289 10

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa, Ontario.

Organized 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. Scarcella, President ..... Ottawa.
Benedetto Lobalbo, Vice-President ..... Ottawa.
E. Almacra, Secretary ..... Ottawa.
R. Graziadei, Treasurer ..... Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 57.
Number of members who died in 1918, one; amount paid for funeral benefits, $100.00.
Number of members who received sick benefits in 1918, 12.
Total amount paid for sick benefits in 1918, $205.00.
Number of weeks' sickness experienced in 1918, 41.
Medical attendance, nil.

III. ASSETS.

Cash on hand	$1,214 47

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited April, August and December, 1918.

The names and addresses of the auditors were as follows: T. Calderone and E. Almagro, Ottawa.

VII. CASH RECEIPTS.

Balance from 1917 (not extended), $1,269.33.
Cash received during 1918 from:

Dues	$330 00
Donations	117 00
Interest	11 45
All other	71 52
Total	$529 97

VIII. Cash Expenditure.

(a) *Expenses of management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Clerk hire	10 00
Officers' salaries	20 00
Printing	10 50
Total expenses of management	$43 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	205 00
Italian Red Cross	100 00
All other	136 64
Total expenditure	$585 14

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. S. Collins, President .....Toronto.
Fred. Smith, Vice-President .....Toronto.
L. P. Arlett, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 654.
Six members died during 1918.
Funeral benefits paid during 1918, $180.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1918, 261.
Amount paid for sick benefits, $2,493.52.
Number of weeks' sickness experienced, 525.
Amount paid for medical attendance, $981.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1918, $619.39.

III. ASSETS.

Cash on hand	$234 36
Cash deposited in Bank of Commerce	385 03
Total assets	$619 39

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1918.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1918: J. E. Jones and H. J. H. Pole, Toronto.
No changes were made in regard to sick benefits during 1918.
Bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,540.31.	
Cash received during 1918 from:	
Assessments	$2,953 20
Interest	52 31
Donations	100 00
Repayment of loan (not extended), $498.78.	
Total receipts	$3,105 51

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$10 00
Expenses of annual meeting	107 37
Salaries	238 75
Premium for guarantee of lodge officer	5 00
Postage, etc.	7 95
Total expenses of management	$369 07

(b) *Miscellaneous Expenditure.*

Funeral benefits	180 00
Sick benefits	2,493 52
Medical attendance	981 00
For investments (not extended), $501.62.	
Grand total	$4,023 59

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head office, Brantford, Ontario.

Organized, April 24th, 1913; incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

B. T. Leggett, President ..... Brantford.
P. Noble, 2nd Vice-President ..... Brantford.
E. A. Danby, Treasurer ..... Brantford.
Walter J. Davies, Secretary ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 235.
Three members died during 1918.
Amount of funeral benefits during 1918, $60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 80.
Amount paid for sick benefits during 1918, $1,142.45.
Number of weeks' sickness experienced during 1918, 286.
Amount standing to credit of sick benefit fund, $171.19.

III. ASSETS.

Cash deposited in bank	$171 19
Total assets	$171 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks, also special assessments.
Sixteen assessments were made during 1918.
The Society's accounts were audited January 20th, 1919.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Names and addresses of the auditors for 1918: Alex. Grieve and Chas. G. Pryce, Brantford.
No changes were made during 1918 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $337.51.	
Cash received during 1918 from:	
Assessments and dues	$1,040 35
Interest	11 15
Donation	22 00
Total receipts	$1,073 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:	
Registration fee	$3 00
Salaries, auditors' and officers' fees	32 00
Postage	2 37
Total expenses of management	$37 37

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	1,142 45
Total expenditure	$1,239 82

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. S. Holmes, M.D., Grand Master .....London.
Robert E. Ruse, Deputy Grand Master .....London.
E. W. J. Griffith, Grand Secretary .....London.
W. G. R. Bartram, Grand Treasurer .....London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 67.
Number of members who received sick benefits in 1918, 20.
Total amount paid for sick benefits in 1918, $196.57.
Number of weeks' sickness experienced in 1918, 39 2-7.
Balance to credit of fund, 31st December, 1918, $576.29.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1918	$663 79
Cash on hand	85
All other assets	165 00
Total assets	$829 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1918.
The Society's accounts were audited January 31st, 1919.
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
Names and addresses of the auditors for 1918: M. J. Abbott and S. S. Hudgell, London.
Amount of bond of Secretary, $250.00.
Amount of bond of Treasurer, $250.00.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1917, $609.07.
Cash received during 1918 from:

Application fees	$7 00
Assessments	211 20
Dues	54 70
Interest	15 49
Total receipts	$288 39

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Supplies	30 25
Printing	3 00
Total management expenses	$36 25

(*b*) *Miscellaneous Expenditure.*

Sick benefits	196 57
Total expenditure	$232 82

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. J. Taylor, President ..... Toronto.
K. B. Paterson, Treasurer ..... Fairbank.
J. B. Whiteley, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 336.
Three members died during 1918.
Funeral benefits paid during 1918, $225.00.
Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1918, $226.98.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1918, 82.
Amount paid for sick benefits, $1,097.08.
Number of weeks' sickness experienced, 256 5-7.
Amount paid for medical attendance, $66.15.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1918, $490.51.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	$717 49
Total assets	$717 49

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1918.
The Society's accounts were audited July 8th and December 10th, 1918.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
Names and post office addresses of the auditors of accounts of 1918: H. P. Gilbert, and Chas. H. Knight, Toronto.
Certain changes were made in regard to sick benefits during 1918.
Amount of bond of Secretary, $250.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended). $699.16.

Cash received during 1918 from:

Application fees	$15 75
Assessments	2,273 95
Fines	5 50
Degrees and cards	18 20
Interest and dividends	18 52
Dues (medical attendance)	66 15
All other	49 25
Total receipts	$2,447 32

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fees	$3 00
Expenses of annual meeting	7 50
Rent, light, heat and taxes	6 50
Salaries	137 75
Printing, etc.	32 25
Postage, etc.	12 95
Guarantee of lodge officers	2 50
Total expenses of management	$202 45

(b) Miscellaneous Expenditure.

Funeral benefits	225 00
Sick benefits	1,097 08
Medical attendance	66 15
Gratuities	32 00
Dividend	806 31
Grand total	$2,428 99

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1915.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Wm. J. Rogers, President ..... Toronto.
Chas. Richards, Vice-President ..... Toronto.
Edward Felton, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 191.
One member died during 1918.
Funeral benefits paid during 1918, $40.00.
Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1918, $100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1918, 86.
Amount paid for sick benefits, $1,163.20.
Number of weeks' sickness experienced, 297.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1918, $118.70.

III. ASSETS.

Cash on hand	$4 40
Cash deposited in Imperial Bank, Toronto	214 30
Total assets	$218 70

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made twice a month.
Twenty-five assessments were made during 1918.
The Society's accounts were audited December 13th, 1918.
The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.
Names and post office addresses of the auditors of accounts of 1918: R. Manser, W. S. Bushell and W. G. Wildey, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $200.00.

Cash received during 1918 from:

Application fees	$27 00
Assessments	1,238 50
Interest	7 35
All other	8 00
Total receipts	$1,280 85

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$1 00
Registration fees	3 00
Salaries	39 15
Supplies bought	9 05
Postage	1 00
Total expenses of management	$53 20

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	1,163 20
Dividends to members	5 75
Grand total	$1,262 15

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. Gato, President ..... Toronto.
S. Badame, Financial Secretary ..... Toronto.
John Longo, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 148.
Number of members who died during 1918, 1.
Amount of funeral benefits paid during 1918, $75.00.
Cash to credit of fund at 31st December, 1918, $2,454.43.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 8.
Amount of benefits paid in 1918, $245.00.
Number of weeks' sickness experienced in 1918, 49.
Amount paid for medical attendance during 1918, $174.00.

III. ASSETS.

Cash in Bank of Toronto, Toronto	$2,454 43
Total assets	$2,454 43

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during 1918.
The accounts of the Society were duly audited December 31st, 1918.
Names and addresses of the auditors for the year 1918: J. Cosentino, P. Simone and A. Merlocco, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,004.02.

Cash received during 1918 from:

Application fees	$14 00
Dues	821 00
Assessments	305 35
Fines	2 00
Supplies sold	5 35
Interest	71 35
Donations	21 10
All other sources	100 00
Total receipts	$1,340 15

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fees	$3 00
Supplies bought	5 35
Salaries	75 00
Rent and heat, etc.	60 00
Printing	17 65
Postage	21 24
Other expenses	31 00
Total expenses of management	$213 24

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	245 00
Medical attendance	174 00
Benefits to widows and orphans	148 00
Total disability benefits	34 50
Total expenditure	$889 74

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

John Briggs, President .....Toronto.
Thos. Biggs, Treasurer .....Toronto.
William W. Young, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,722 (Ontario, 1,345).

Number of members who died during 1918, in Ontario, 8.

Amount of funeral benefits paid in 1918, $230.00.

Three members' wives died and $25.00 funeral benefits were paid (Ontario).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1918, 34 (Ontario).

Amount of benefits paid in 1918, in respect of sick members, $506.35 (Ontario).

Number of weeks' sickness experienced in 1918, 220 5-7.

III. ASSETS.

	Supreme.	Subordinate
Cash in hands of treasurer	.....	$1,042 61
Cash in various banks	$1,333 68	7,629 01
Total	$1,333 68	$8,671 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1918: W. E. Durance and J. Highet, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1918 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Executive Board.

Cash balance from 1917 (not extended), $3,630.06.	
Cash received during 1918 from:	
Received from branches	$1,400 00
Interest	52 04
Supplies	60
	$1,452 64

VIII. Cash Expenditure.

Cash paid during 1918 for:	
Law costs	1 00
Registration fee	10 00
Rent and storage	280 00
Postage and express	85 67
Special delegations	573 95
Monthly Journal	164 00
Banking expenses	6 70
Auditing accounts	10 66
Supplies	345 21
Salaries	290 45
Insurance	6 38
Remitted to branches	1,975 00
	$3,749 02

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1917 (not extended), $5,064.74.	
Cash received during 1918 from:	
Initiation fees	$2,506 15
Dues	14,733 84
Supplies	164 05
Interest	148 82
Executive Board	1,975 00
All other	27 28
	$19,555 14

X. Expenditure.

Cash paid during 1918 for:

Special delegations	$1,737 20
Meetings	91 67
Premiums	81 53
Postage	131 22
Stationery and printing	123 23
Salaries	1,414 28
Rent	1,330 85
Banking expenses	99 14
Auditing accounts	170 11
Per capita to U. B.	2,043 88
Delegates to councils	325 16
Sick benefits	1,112 45
Funeral benefits	390 00
Superannuation	2,804 50
Gratuities (to unemployed, etc.)	1,453 91
Remitted to District Office, Toronto	1,400 00
Strike benefit	1,203 15
All other	35 98
	$15,948 26

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Jos. M. Garbellano, President .....Niagara Falls.
Bruno Penna, Secretary .....Niagara Falls.
G. Costango, Treasurer .....Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 82.
Three members died during 1918, and $300.00 funeral benefits were paid.
Amount standing to credit of Fund, $125.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 16.
Total amount of sick benefits paid during 1918, $205.00.
Number of weeks' sickness experienced during 1918, 41.
Amount paid for medical attendance, $120.00.
Amount standing to credit of Fund, $120.00.

III. ASSETS.

Cash in Imperial Bank, Niagara Falls	$245 00
Total assets	$245 00

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1918.
The books of the Society were duly audited December 28th, 1918.
Three books of record are kept.
Names and addresses of auditors of accounts of 1918: C. D'Agostino and Rocco De Lucia, Niagara Falls.
No changes were made during 1918 in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $247.00.
Cash received during 1918 from:

Application fees	$37 00
Dues	740 00
Initiations	22 00
Total	$799 00

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Supplies	45 00
Travelling expenses	20 00
Rent, light, heat, etc.	48 00
Printing	40 00
Postage	20 00
Expenses of management	$176 00

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	205 00
Medical attendance	120 00
	$801 00

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows

A. Ladofsky, President ..... Toronto.
G. Tenebaum, Vice-President ..... Toronto.
S. Moshenberg, Financial Secretary ..... Toronto.
K. Horovitz, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1918, 116.
Number of members of the Society who died in 1918, none.
Cash standing to credit of Fund, $983.32.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 22.
Total amount of benefits paid in 1918, $250.00.
Number of weeks' sickness experienced in 1918. 50.
Amount paid for medical attendance, $389.62.

III. ASSETS.

Cash on deposit in Bank of Toronto, Toronto	$983 32
Cash value of real estate	555 97
Total	$1,539 29

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts for 1918 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1918: E. Eichler and Y. Yura, Toronto.

No changes were made in 1918 in the organization or management of the Society or in relation to benefits.

Amount of bond of Treasurer, $150.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $651.60.
Cash received during 1918 from:

Application fees	$8 75
Dues	1,300 78
Interest	2 91
Premiums for guarantee	150 00
Repayment of loan (not extended), $116.58.	
Total receipts	$1,462 44

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Supplies	2 00
Salaries	58 00
Printing, stationery and advertising	76 20
Postage, telegrams and express	59 25
Rent, etc.	29 00
Other expenses	50 00
	$277 45

(b) *Miscellaneous Expenditure.*

Funeral benefits (children)	17 00
Sick benefits	250 00
Medical attendance	389 62
Gratuities	171 65
Cemetery	141 58
Grand totals	$1,247 30

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

T. Ratin, President ..... Hamilton
A. M. Bunescu, Secretary ..... Hamilton.
T. Marian, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 15.
Number of members who died during 1918, none.
Amount of funeral benefits paid during 1918, nil.
Cash standing to credit of Fund, $150.78.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 6.
Amount of benefits paid in 1918, $206.00.
Number of weeks' sickness experienced in 1918, 17.
Amount paid for medical attendance, $108.00.
Cash standing to credit of Sick Fund, $65.00.

III. ASSETS.

Cash on hand	427 15
Cash in Molsons Bank, Hamilton	216 28
Total assets	$643 43

IV. LIABILITIES—No information.

V. MISCELLANEOUS.

Assessments are made annually.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $750.68.
Cash received during 1918 from:

Dues	$140 75
Assessments (medical attendance)	108 00
All other sources	6 00
Total receipts	$254 75

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Commission expenses	17 00
Law costs	10 00
Rent, light, heat, etc.	18 00
Total expenses of management	$48 00

(b) *Miscellaneous Expenditure.*

Sick benefits	206 00
Medical attendance	108 00
For investments (not extended), $427.15.	
Total expenditure	$362 00

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1918, were as follows:

A. H. Morrison, President ..... Woodstock.
H. J. Watson, Treasurer ..... Woodstock.
J. G. Harrison, Secretary ..... Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 118.
Number of members who received sick benefits during 1918, 13.
Amount of sick benefits paid during 1918, $122.50.
Number of weeks' sickness experienced during 1918, 41.
Amount paid for medical attendance during 1918, nil.
Total cash standing to the credit of the fund at 31st December, 1918, $61.07.

III. ASSETS.

Cash in Royal Bank, Woodstock	$61 07
Total assets	$61 07

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made very month and extra when necessary.
Thirteen assessments were made during 1918.
The books were duly audited January 8th, 1919.
Names and addresses of the auditors for 1918: W. Bell and J. F. Adderley, Woodstock.
The following books of record are kept: Cash Book, Minute Book and Dues Book.
No changes were made during 1918 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1917, $24.57.
Cash received during 1918 from:

Dues	$211 00
Total receipts	$211 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Officers' salaries	20 00
Other expenses	1 25
Total expenses of management	$24 25

(b) *Miscellaneous Expenditure.*

Sick benefits	122 50
Medical attendance	27 75
Grand totals	$174 50

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Capt. C. A. Wake, President .....Toronto.
H. Cansdale, Vice-President .....Toronto.
J. M. Burns, Secretary .....Toronto.
G. H. Youell, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 322.
Number of members who died during 1918, 9.
Amount paid for funeral benefits, $450.00.

II. SICK BENEFITS.

Number of members who received sick benefits in 1918, 15.
Total amount of benefits paid in 1918, in respect of sick members, $109.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Cash value of bonds	$1,030 00
Bank of Commerce, Toronto	976 58
Other assets	154 15
Total assets	$2,160 73

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited July and December, 1918.
Names and addresses of auditors for 1918 were as follows: J. S. Dymond and George Hurrell, Toronto.
Treasurer's bond, $200.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $2,149.27.
Cash received during 1918 from:

Initiation fees	$358 00
Dues	592 86
Supplies sold	94 01
Donations	114 35
Interest	94 28
Other sources	12 00
Total	$1,265 50

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Salaries, officers' and auditors' fees	$66 00
Registration fee	3 00
Supplies bought	150 56
Travelling expenses	4 50
Printing, postage, etc.	155 11
Rent, light, etc.	30 40
Postage, telegrams, etc.	44 65
Premium for guarantee of lodge officer	1 00
All other	423 97
Total expenses of management	$879 19

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	450 00
Sick benefits	109 00
For investments (not extended), $891.08.	
Total expenditure	$1,438 19

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

P. M. Draper, President ..... Ottawa.
D. A. Reny, Vice-President ..... Ottawa.
J. K. Peffers, Secretary-Treasurer ..... Ottawa.
G. S. Duncan, Recording Secretary ..... Ottawa.
A. E. Sheppard, Corresponding Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 432.
Six members of the Society died during 1918.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1918, 72.
Total amount of benefits paid in 1918, $1,100.00.
Number of weeks' sickness experienced in 1918, 220.
Total amount of cash standing to credit of Sick Fund, $368.37.

III. ASSETS.

Cash on deposit in Bank of Ottawa	$368 37
Total	$368 37

IV. LIABILITIES—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1918 were: J. I. Dioune, James McCann and Harry Lamb, of Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1918.

Amount of Secretary-Treasurer's bond, $1,500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $766.24.
Cash received during 1918 from:

Dues	$692 00
Interest	10 13
Total receipts	$702 13

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:
All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	$1,100 00
Total expenditure	$1,100 00

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows

J. E. Jarrott, President ..... Toronto.
J. Weatherburn, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 811.
Number of members who died during 1918, 10.
Amount of funeral benefits paid in 1918, $500.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 51.
Amount of benefits paid in 1918, in respect of sick members, $540.00.
Number of weeks' sickness experienced in 1918, 180.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1918, $670.10.

III. ASSETS.

Cash value of real estate	$34,800 00
Cash in Imperial Bank	2,336 59
Furniture, etc.	1,500 00
Total assets	$38,636 59

IV. LIABILITIES.

Sick benefits	$12 00
Due on mortgage	169 00
All other	83 70
	$264 70

V. MISCELLANEOUS.

Dues are payable quarterly by the members.
The books of the Society were audited quarterly in 1918.
Books of record or account kept: Ledger and Blotter and Cash Book.
The name and post office address of the auditor for 1918 was as follows: Norman H. McLeod, Toronto.
No changes were made during 1918 in the Constitution and Laws in relation to benefits.
Amount of bond of Secretary-Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $1,930.52.

Cash received during 1918 from:

Initiation fees	$1.595 00
Dues	3,467 70
Assessments	757 59
Interest	55 42
Fines	50 00
Rent	914 00
All other sources	284 89
Total	$7,124 60

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee and license	$31 00
Interest on mortgage	357 00
Supplies bought	10 00
Rent, light, heat and taxes	1,215 66
Managing officers' salaries and auditors' fees	1,325 50
Printing, etc.	309 25
Travelling expenses	184 10
Postage, telegrams, etc.	149 94
All other	478 74
Total	$4,061 19

(b) *Miscellaneous Expenditure.*

Per capita tax and levies	792 34
Funeral benefits	500 00
Sick benefits	540 00
Gratuities	325 00
All other expenses	100 00

For investments (not extended), $400.00.

Total expenses	$6,318 53

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

C. J. Foy, Provincial President ..... Perth.
Samuel Cross, Vice-President ..... Ottawa.
Thos. R. Donovan, Provincial Secretary ..... Ottawa.
W. J. Cantwell, Provincial Treasurer ..... Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,039.
Number of members of the Society who died during the year 1918, 10.
The total amount of funeral benefits paid during 1918, $3,000.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1918: Subordinate bodies, 104.
Total amount of sick benefits paid during 1918: Subordinate bodies, $2,611.25.
Number of weeks' sickness experienced in 1918: Subordinate lodges, 524.
Amount paid for medical attendance during 1918: Subordinate lodges, $1,007.30.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$10,200 00	.....
Cash value of bonds	5,000 00	.....
Cash on hand (treasurer)	2,090 65	.....
Cash in Standard Bank, Ottawa	2,452 21	.....
Cash in Bank of Ottawa, Ottawa	5,684 20	.....
Cash in Capital Trust Corporation	1,199 32	.....
All other assets	.....	$3,185 77
	$26,626 38	$3,185 77

VI. LIABILITIES—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1918, payable 1st January, April, July and October.

The books and accounts were duly audited February 27th, 1919.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, $15,000.00.

Amount of bond of Grand Secretary, $500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1917 (not extended), $27,475.92.		
Cash received during 1918 from:		
Application fees	.....	$36 50
Dues	.....	6,172 17
Per capita tax	$894 64	138 90
Assessments	4,456 00	4,186 00
Supplies sold	18 05	.....
Interest	1,477 25	.....
Premiums	23 60	.....
All other sources	.....	715 25
Total	$6,869 54	$11,248 82

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Per capita tax	.....	$669 90
Registration fee	$10 00	.....
Medical examiner's salary	100 00	.....
Board meeting	173 45	.....
Supplies bought	.....	94 88
Rent, light, heat and taxes	.....	983 86
Officers' salaries auditors' fees	290 00	586 29
Postage, etc.	42 55	81 17
Guarantee premiums	73 60	10 70
Interest and exchange	60	.....
Total expenses of management	$690 20	$2,426 80

(*b*) *Miscellaneous Expenditure.*

Endowments or payments in nature thereof	.....	4,402 00
Per capita tax or levies	.....	429 56
Life insurance claims	3,000 00	.....
Sick benefits	.....	2,611 25
Medical attendance	.....	1,007 30
Other expenditure	250 00	965 02
Total expenditure	$3,940 20	$11,841 93

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Klenaviche, President ..... Toronto.
V. Butkus, Recording Secretary ..... Toronto.
A. Viliunas, Financial Secretary ..... Toronto.
S. Petraitis, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken, with a membership of 71.
Number of members who died during 1918, none.
Amount of funeral benefits paid during 1918, nil.
One member's wife died during 1918, and $50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 31.
Amount of sick benefits paid during 1918, $351.00.
Number of weeks' sickness experienced during 1918, 58½.
Amount paid for medical attendance, $60.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918, $763.99.

III. ASSETS.

Actual cash on hand	$26 55
Cash in Imperial Bank, Toronto	737 44
Total	$763 99

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
Four assessments were made during 1918.
The books of the Society were duly audited January 19th, 1919.
Names and addresses of the auditors for 1918 were as follows: W. Yusaitis and V. Ciurinras, Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $692.58.

Cash received during 1918 from:

Initiation fees	$12 00
Dues	410 00
Assessments	35 00
Per capita tax and levies	71 25
Fines	25
Supplies sold	27 90
Interest and dividends	10 47
All other sources	69 68
Total	$636 55

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Interest	4 00
Expenses of annual meeting	18 00
Supplies bought	27 40
Managing officers' salaries	29 50
Printing, advertising, etc.	14 00
Postage, telephones, etc.	6 40
Traveling expenses	1 84
Total expenses of management	$104 14

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	351 00
Medical attendance	60 00
Total	$565 14

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1918, were as follows

Paul Bilewicz, President .....Toronto.
Frank Dus, Recording Secretary .....Toronto.
Jos. Kostizewa, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 104.
Number of members who died during 1918, none.
Amount of funeral benefits paid during 1918, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 19.
Amount of sick benefits paid during 1918, $237.72.
Number of weeks' sickness experienced during 1918, 48.
Amount paid for medical attendance during 1918, $40.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918, $1,232.61.

III. ASSETS.

Victory War Loan	$100 00
Cash in bank	369 01
Total	$469 01

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.
Twelve assessments were made during 1918.
The books were duly audited on January 11th, 1919, by T. Dus and W. M. Bocknick Toronto.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $200.00.
Cash received during 1918 from:

Initiation fees	$58 50
Dues	501 50
Assessments	35 87
Supplies sold	6 60
Interest and dividends	37 14
All other sources	223 60
Total	$863 21

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$13 50
Registration fee	3 00
Supplies bought	63 00
Rent, light, heat and taxes	6 50
Printing, etc.	9 40
Postage, telephones, telegrams and express	17 95
Salaries, etc.	32 00
Other expenses	8 00
Total expenses of management	$153 35

(b) *Miscellaneous Expenditure.*

Patriotic	63 13
Sick benefits	237 72
Medical attendance	40 00
Investments (not extended), $100.00.	
Total expenditure	$494 20

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

H. Finklestein, President ..... Ottawa.
S. Kronick, Treasurer ..... Ottawa.
B. Doctor, Financial Secretary ..... Ottawa.
M. Adelstein, Recording Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 80.
Number of members who died during 1918, 1.
Amount paid for funeral benefits during 1918, none.

II. SICK BENEFITS.

Number of members who received sick benefits, 16.
Total amount of sick benefits paid during 1918, $215.00.
Number of weeks' sickness experienced during 1918. 54.
Amount paid for medical attendance during 1918, $118.25.
Cash standing to credit of Fund, $617.20.

III. ASSETS.

Cash in Bank of Ottawa, Ottawa	$617 20
	$617 20

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1918.
The accounts were duly audited on June 1st, 1918.
Name of auditor for 1918: H. S. Bates, Ottawa.

VII. Cash Receipts.

Cash balance from 1918 (not extended), $603.19.

Cash received during 1918 from:

Initiation fees	$20 00
Dues	444 85
Supplies sold	8 85
Donations	80 00
Interest	12 07
All other sources	60 00
Total	$625 77

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Supplies bought	4 75
Rent, light, heat and taxes	60 00
Managing officers' salaries	152 57
Printing, etc.	44 54
Postage, etc.	13 64
Total expenses of management	$278 50

(b) *Miscellaneous Expenditure.*

Sick benefits	215 00
Medical attendance	118 25
Total expenditure	$611 75

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows.

D. Capitofsky, President ..... Toronto.
C. Capitofsky, Vice-President ..... Toronto.
L. Berman, Secretary ..... Toronto.
S. Capitofsky, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 82.
One members' child died during 1918, and $7.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 21.
Total amount of sick benefits paid during 1918, $255.00.
Number of weeks' sickness experienced during 1918, 51.
Amount paid for medical attendance, $272.80.
Amount standing to credit of Sick and Funeral Fund, $390.56.

III. ASSETS.

Cash value of real estate	$975 00
Cash in Bank of Toronto, Toronto	415 29
Total assets	$1,390 29

IV. LIABILITIES.—$24.87.

V. MISCELLANEOUS.

Assessments are made when necessary.

The books of the Society were duly audited January 9th, 1919.

Three books of record are kept.

Names and addresses of auditors of accounts of 1918: D. Bresbon and H. Herris, Toronto.

No changes were made during 1918 in the constitution and rules in relation to benefits.

Amount of bond of Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $711.48.

Cash received during 1918 from:

Medical fees	$286 00
Dues	437 50
Dues, relief	84 50
Hospital fund	12 60
Supplies sold	11 45
Interest and dividends	20 12
Donations	511 85
All other sources	34 88
Total	$1,398 90

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1918 for:

Travelling expenses	$13 55
Registration fee	3 00
Premium guarantee	24 70
Rent, light, heat, etc.	54 00
Salaries	55 00
Printing	28 38
Postage	43 96
Interest	76 50
Expenses of management	$299 09

(b) Miscellaneous Expenditure.

Funeral benefits	7 00
Sick benefits	255 00
Medical attendance	272 80
Gratuities	76 00
Cemetery and building	785 20
	$1,695 09

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. Donaghy, President ..... Ottawa.
D. V. Graziadei, Vice-President ..... Ottawa.
Romeo R. Marcil, Secretary-Treasurer ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 24.
Number of members who died during 1918, none.
Amount of funeral benefits paid during 1918, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 2.
Amount of sick benefits paid during 1918, $60.00.
Number of weeks' sickness experienced during 1918, 12.
Amount paid for medical attendance during 1918, $9.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918, $104.65.

III. ASSETS.

Cash in Bank of Hochelaga, Ottawa	$104 65
Total	$104 65

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1918.
The books of the Society were duly audited December 30th, 1918.
Names and addresses of the auditors for 1918 were as follows: F. Farmer, E. Beaucage, Ottawa.
Amount of bond of Secretary-Treasurer, $600.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $62.99.

Cash received during 1918 from:

Initiation fees	$10 00
Dues	203 50
Interest and dividends	3 21
All other sources	13 00
Total	$229 71

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Per capita tax and levies	$6 38
Law costs	1 00
Registration fee	3 00
Managing officers' salaries	60 00
Postage, telephones, etc.	26 79
Premium guarantee	1 50
All other	1 00
Total expenses of management	$99 67

(b) *Miscellaneous Expenditure.*

Sick benefits	60 00
Medical attendance	9 00
All other expenditure	19 38
Total	$188 05

BERDICHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Lesonsky, President .....Toronto.
S. Halperin, Secretary .....Toronto.
J. Hurowitz, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 151.
Number of members who died during 1918, 3.
Amount of funeral benefits paid during 1918, $587.40.
Funeral benefits amounting to $21.00 were paid for members' children; and for members' wives, $50.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1918, 7.
Amount of sick benefits during 1918, $268.75.
Number of weeks' sickness experienced during 1918, 29.
Amount paid for medical attendance during 1918, $233.85.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1918, $1,364.05.

III. ASSETS.

Cash value of real estate	$960 00
Cash in Bank of Nova Scotia	1,307 70
Cash in Home Bank	56 35
	$2,324 04

IV. LIABILITIES.—$250.00.

V. MISCELLANEOUS.

Assessments are made when necessary.
The books were audited quarterly during 1918.
Amount of bond of Secretary, $100.00.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $782.57.

Cash received during 1918 from:

Per capita	$370 45
Application fees	8 50
Initiation fees	8 25
Dues	842 35
Interest and dividends	9 85
Donations	12 60
Cemetery	1,290 20
Total	$2,542 20

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Charter fees	$3 07
Law costs	50 50
Registration fee	3 00
Printing, etc.	90 60
Salaries	82 00
Interest	111 00
Rent, light, heat and taxes	86 50
Postage, telephones, telegrams and express	106 52
Supplies bought	79 00
Total expenses of management	$612 19

(b) *Miscellaneous Expenditure.*

Funeral benefits	514 10
Benefits to widows and orphans	144 30
Sick benefits	268 75
Medical attendance	233 85
All other (cemetery)	96 08
Gratuities	91 45
Total expenditure	$1 960 72

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows.

Andrew Wybramick, President .....Hamilton.
J. Kozisl, Secretary .....Hamilton.
Anthony Turek, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 83.
Number of members who died during 1918, 1.
Amount of funeral benefits paid during 1918, $75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 15
Amount of benefits paid in 1918, $190.00.
Number of weeks' sickness experienced in 1918, 38.
Amount of cash standing to credit of fund, $1,011.96.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$1,011 96
Total assets	$1,011 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The accounts of the Society were duly audited December 30th, 1918.
Names and addresses of auditors for 1918: J. Luziak and J. Rawski.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $1,044.19.
Cash received during 1918 from:

Initiation fees	$33 00
Assessments	427 00
Interest	14 33
All other sources	40 24
Total receipts	$514 57

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Rent, etc.	16 00
Supplies bought	277 60
Travelling expenses	10 00
Printing	44 30
Postage	90
All other	5 00
Total expenses of management	$356 80

(b) *Miscellaneous Expenditure.*

Sick benefits	190 00
Total expenditure	$546 80

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

M. Kaplan, President ..... Toronto.
S. Krakauer, Vice-President ..... Toronto.
J. Potasch, Secretary ..... Toronto.
C. Danziger, Treasurer ..... Toronto.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 102.
Number of members who received sick benefits during 1918, 19.
Amount of sick benefits paid during 1918, $257.00.
Number of weeks' sickness experienced during 1918, 47.
Amount paid for medical attendance, $373.00.

III. ASSETS.

Cash on hand	$13 98
Cash in Bank of Hamilton	741 81
Total assets	$755 79

IV. LIABILITIES.—Nil.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited January 19th, 1919.
The names and addresses of the auditors were as follows: B. Cohen and M. Grossman, Toronto.
No changes were made during 1918, in the Constitution and By-laws.
Amount of bond of Treasurer, $25.00.
Amount of bond of Secretary, $10.00.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $574.84.
Cash received during 1918 from:

Application fees	$13 50
Dues	598 40
Initiation fees	14 00
Rent	9 30
All other	558 90
Total receipts	$1,194 10

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Rent, light, heat and taxes	$59 00
Salaries	85 00
Printing, etc.	76 00
Postage, telephones, etc.	36 99
	$256 99

(b) *Miscellaneous Expenditure.*

Sick benefits	257 00
Medical attendance	301 50
All other	197 66
Total expenditure	$1,013 15

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Norman G. Heyd, Grand Dictator ..... Toronto.
Fred. Pitt, Grand Vice-Dictator ..... Hamilton.
Archie Jacobs, Grand Secretary ..... Toronto.
Wm. Riddell, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Do not start paying benefits until January 1st.
Total membership at 31st December, 1918, 355.
One member died during 1918, and $50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits in 1918, 36.
Total amount of benefits paid in respect of sick members, $646.10.
Number of weeks' sickness experienced in 1918, 121 6-7.
Amount paid for medical attendance during 1918, $100.00.
Total amount of cash standing to the credit of Sick and Funeral Benefit Funds, $2,579.44.

III. ASSETS.

Cash value of Victory Bonds	$500 00
Cash in bank	2,079 44
	$2,579 44

IV LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1918.
The books were duly audited quarterly in 1918.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), nil.
Cash received during 1918 from:

Dues	$2,130 00
All other	1,245 54
Total	$3,375 54

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*—None.

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	$50 00
Sick benefits	646 10
Medical attendance	100 00
	$796 10

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, City Hall, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

S. McBride, Chairman ..... Toronto.
R. V. Harrison, Secretary ..... Toronto.
T. Bradshaw, Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Number of members, December 31st, 1918, 340.

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

City of Toronto, bonds	$335,632 25
Cash in bank	3,692 43
Interest accrued on bonds	7,835 09
Total	$347,159 77

IV. LIABILITIES.—$4,000.00.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors.

No changes were made in the by-laws during 1918.

VIII. CASH RECEIPTS.

Balance from 1917 (not extended), $26,682.30.

Cash received during 1918 from:

Assessments	$26,646 06
Interest	15,664 98
Donations	2,030 00
City grant	27,300 00
Cash received from repayment of investments (not extended), $2,478.33.	
Total receipts	$71,641 04

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee	$3 00
Supplies bought	123 40
Printing, etc.	165 00
Total expenses of management	$291 40

(b) *Miscellaneous Expenditure.*

Life insurance claims	4,127 88
Pension	22,022 96
Retiring members	1,669 00
For investments (not extended), $68,998.00.	
Total expenditure	$28,111 24

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

S. Kruger, President ..... Toronto.
L. Steinhouse, Treasurer ..... Toronto.
M. Kaplan, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 150.
Number of members who died during 1918, none.
Amount of funeral benefits paid in 1918, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 40.
Amount of benefits paid in 1918, in respect of sick members, $300.00.
Number of weeks' sickness experienced during 1918, 30.
Amount paid for medical attendance during 1918, $304.00.

III. ASSETS.

Cash value of real estate	$400 00
Cash in Royal Bank	649 97
Cash in Union Bank	213 00
Total assets	$1,262 97

IV. LIABILITIES—None.

V. MISCELLANEOUS.

One assessment for the purpose of sick and funeral benefits was made during 1918.
The books of record and account are: Minute Book, Cash Book and Order Book.
The accounts of the Society were audited in December, 1918.
Names of auditors for year ending 1918: David Zussman and Phillip Verrick, Toronto.
During 1918 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $629.68.

Cash received during 1918 from:

Medical fees	$343 77
Dues	445 17
Donations	191 27
Cemetery fees	174 10
Assessments	75 00
Other	28 46
Total	$1,257 77

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$1 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	85 00
Rent, light, heat, etc.	60 00
Printing	70 00
Postage	30 00
Interest	134 80
Supplies bought	21 68
Total expenses of management	$405 48

(*b*) *Miscellaneous Expenditure.*

Sick benefits	300 00
Medical attendance	304 00
Gratuities	15 00
Total expenditure	$1,024 48

LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Thorold, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

R. Grossi, President .....Thorold.
F. Mosella, Secretary .....Thorold.
D. Soave, Treasurer .....Thorold

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 45.
No member died during 1918.
Funeral benefits paid during 1918, nil.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1918, 20.
Amount paid for sick benefits, $200.00.
Number of weeks' sickness experienced, 29.
Amount paid for medical attendance, $75.00.

III. ASSETS.

Cash on hand	$27 00
Cash deposited in Imperial Bank, Thorold	84 00
Total assets	$111 00

IV. LIABILITIES.—$200.00.

V. MISCELLANEOUS.

Assessments are made once a month.
Twelve assessments were made during 1918.
The Society's accounts were audited for 1918.
Three books of record are kept.
Name and post office address of the auditor of accounts of 1918: L. Brecciolette, Thorold.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $210.00.

Cash received during 1918 from:

Application fees	$45 00
Initiation fees	45 00
Degrees and cards	23 00
Dues	200 00
Supplies sold	30 00
Donations	25 00
Fines	5 00
All other	45 00
Total receipts	$418 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Charter fee	$1 00
Registration fees	6 00
Rent, etc.	15 00
Supplies bought	160 00
Expenses of annual meeting	18 00
Printing, etc.	30 00
Travelling expenses	5 00
Postage	7 00
Total expenses of management	$242 00

(b) *Miscellaneous Expenditure.*

Sick benefits	200 00
Medical attendance	75 00
Grand total	$517 00

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

P. J. Reaume, President ..... Amherstburg.
P. A. Barron, Financial Secretary ..... Amherstburg.
C. Odette, Recording Secretary ..... Amherstburg.
J. Reaume, Treasurer ..... Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 43.
Number of members who died in 1918: 1; amount paid for funeral benefits, $25.00.
Number of members who received sick benefits in 1918, 4.
Total amount paid for sick benefits in 1918, $96.00.
Number of weeks' sickness experienced in 1918, 24.
Balance to credit of fund, 31st December, 1918, $177.51.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1918	$177 51
Total assets	$177 51

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were audited March 25th, 1919.
Names and addresses of the auditors for 1918: A. J. Burns and Edward Cummins, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1917 (not extended), $239.61.
Cash received during 1918 from:

Dues, application and initiation fees	$89 00
Interest and dividends	6 49
Total	$95 49

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1918 for:

Registration fee	$3 00
Rent, etc.	10 00
Salaries	22 00
Postage, etc.	1 59
Total expenses of management	$36 59

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	96 00
Total expenditure	$157 59

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

W. E. Tummon, Grand Master ..... Crookston, Ont.
Dr. J. W. Edwards, Deputy Grand Master ..... Cataraqui, Ont.
W. C. Reid, Grand Treasurer ..... Belleville, Ont.
F. M. Clarke, Grand Secretary ..... Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 125.
One member died during 1918.
Amount of funeral benefits paid in 1918, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1918.
Number of weeks' sickness during 1918, 5 6-7.
Sick benefits amounting to $17.56 were paid.
Cash standing to credit of Sick Fund, $508.42.

III. ASSETS.

Cash in Bank of Montreal, Belleville	$508 42
Total assets	$508 42

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected quarterly, in advance.
The Society's accounts were audited March 14th, 1919.
The books of record kept are: Membership Register, Record and Cash Book.
The name and post office address of the auditor for 1918 was as follows: J. W. Davidson, Belleville.
Amount of bond of Secretary-Treasurer, $1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1917 (not extended), $514.58.
Cash received during 1918 from:

Dues	$119 20
Interest	14 70
Total receipts	$133 90

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Registration fee	$3 00
Officers' salary, etc.	69 50
Total expenses of management	$72 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	17 56
Total expenditure	$140 06

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Organized 10th March, 1890; incorporated in Ontario, 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

B. Brookes, President ..... Toronto.
C. J. Mitchell, Secretary ..... Toronto.
F. Gibson, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 388.
Number of members who died during 1918, 3.
Amount of funeral benefits paid during 1918, $180.00.
Cash to credit of fund at 31st December, 1918, $1,974.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 95.
Amount of benefits paid in 1918, $962.41.
Number of weeks' sickness experienced in 1918, 265.
Amount paid for medical attendance during 1918, $379.00.
Cash to credit of fund at 31st December, 1918, $2,750.42.

III. ASSETS.

Cash in bank (Grand Lodge)	$1,974 70
Cash in bank	2,750 42
Total assets	$4,725 12

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were duly audited December 31st, 1918.

Names and addresses of the auditors for the year 1918: J. Jordan and J. B. Reid and R. Ivey, Toronto.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1917 (not extended). Grand Lodge, $1,705.58; Subordinates, $6,502.70.		
Cash received during 1918 from:		
Initiation fees	$1 25	$18 50
Dues	238 30	1,282 20
Interest and dividends	25 42	319 10
All other sources	184 25	518 00
Total receipts	$449 22	$2,137 80

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1918 for:		
Per capita tax or levies	.....	$409 00
Rent, light, heat, etc.	.....	79 65
Salaries, officers' and auditors' fees	.....	209 22
Printing, stationery, advertising, etc.	.....	17 50
Postage, telegrams, etc.	.....	5 00
Total expenses of management	.....	$720 37

(b) *Miscellaneous Expenditure.*

Funeral benefits	$180 00	.....
Sick benefits	.....	944 41
Gratuities to distressed members	.....	379 00
All other expenditure	.....	83 15
Invested (not extended), $3,785.26.		
Total expenditure	$180 00	$2,126 93

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows

J. W. Graham, Chairman .....Ottawa.
H. C. Argue, Secretary .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 101.
Number of members who died during 1918, none.
Amount of funeral benefits paid in 1918, nil.

II. SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds	$22,889 71
Cash in Royal Bank, Ottawa	1,257 72
Total assets	$24,147 43

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Twenty-four assessments were made during 1918.
The Society's accounts were duly audited December 21st, 1918.
Name and address of auditor: E. J. O'Neill, Ottawa.
The books kept are as follows: Cash Book, Bank Books, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1917 (not extended), $2,890.73.
Cash received during 1918 from:

Assessments	$4,421 82
Interest and dividends	998 32
Donations	4,377 45
Total receipts	$9,797 59

IX. Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$3 00
	$3 00

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	.....
Total disability benefits	1,447 20
Medical attendance	525 00
For investments (not extended), $9,455.40.	
Grand total	$1,975 20

HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE EIGHT MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Organized, April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Golar, President ..... Toronto.
I. Cornbloom, Secretary ..... Toronto.
M. Jacobowitz, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 80.
Number of members who died during 1918, none.
Amount of funeral benefits paid in 1918, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 16.
Amount of benefits paid in 1918, in respect of sick members, $140.00.
Number of weeks' sickness experienced during 1918, 28.
Amount paid for medical attendance during 1918, $186.12.
Amount standing to credit of Fund at 31st December, 1918, $615.06.

III. ASSETS.

Real estate	$900 00
Cash in Union Bank, Toronto	615 06
Total assets	$1,515 06

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of record and account are: Recording Ledger and Cash Book.
The accounts of the Society were audited quarterly during 1918.
Names and addresses of the auditors for 1918 were as follows: H. Cornbloom and F. Fox, Toronto.
During 1918 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), $477.32.

Cash received during 1918 from:

Application fees	$9 50
Dues	708 85
Interest and dividends	11 48
Total	$729 83

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$75 00
Rent, etc.	29 00
Registration fee	3 00
Supplies bought	54 25
Postage and printing	52 47
Salaries	33 50
Total expenses of management	$247 22

(*b*) *Miscellaneous Expenditure.*

Funeral benefits (children)	18 75
Sick benefits	140 00
Medical attendance	186 12
Total expenditure	$592 09

LOGGIA DELLA VITTORIA MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Welland, Ontario.

Organized 20th March, 1918, and incorporated in Ontario, 29th May, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

S. Martorelli, President ..... Welland.
G. Feltrin, Secretary ..... Welland.
M. Passarello, Treasurer ..... Welland.

I. FUNERAL BENEFITS.—None.

Total membership of Society at 31st December, 1918, 33.
Two members died during 1918 and $25.00 funeral benefits were paid.
Total cash standing to credit of Funeral Fund, $49.00.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on hand	$79 90
Total assets	$79 90

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1918
The Society's accounts were audited December 30th, 1918.
Three books of record are kept.
Names and addresses of the auditors for 1918: M. Serafino and P. Villella.
No changes were made during 1918 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), nil.
Cash received during 1918 from:

Application fees	$66 00
Initiation fees	56 00
Dues	101 00
Supplies sold	3 10
All other	5 75
Donation	10 30
Total receipts	$242 15

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Commission and organization expenses	$29 50
Registration fee	3 00
Supplies bought	50 15
Printing	36 00
Postage	13 30
Travelling expenses	5 30
Total expenses of management	$137 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Total expenditure	$162 25

BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Amherstburg, Ontario.

Incorporated in Ontario, June 6th, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

A. L. Campbell, President ..... Amherstburg.
T. G. Barrington, Vice-President ..... Amherstburg.
H. M. Stancliff, Secretary-Treasurer ..... Amherstburg.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 567.
Number of members who died during 1918, 2.
Amount of funeral benefits paid in 1918, $200.00.
Two members' wives died and $100.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 52.
Amount of benefits paid in 1918, in respect of sick members, $293.17.
Number of weeks' sickness experienced during 1918, 101.
Amount paid for medical attendance during 1918, $615.43.
Amount standing to credit of fund at 31st December, 1918, $4,330.70.

III. ASSETS.

Cash in Imperial Bank, Amherstburg	$4,297 75
All other	32 95
Total assets	$4,330 70

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Journal, Ledger and Cash Book.
The accounts of the Society were audited 20th January, 1919.
Names and addresses of the auditors for 1918 were as follows: P. G. French and Wm. Manson, Amherstburg.
During 1918 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1917 (not extended), nil.	
Cash received during 1918 from:	
Initiation fees	$1,7 8 50
Dues	3,879 45
Interest	13 25
Total	$5,631 20

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Printing	$124 85
Total expenses of management	$124 85

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	293 17
Medical attendance and hospital	615 43
Total expenditure	$1,333 45

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR FIVE MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Toronto.

Incorporated in Ontario, 15th June, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

E. Brough, President .....Toronto.
H. C. Stuart, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 971.
Number of members who died during 1918, 4.
Amount of funeral benefits paid in 1918, $400.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 318.
Amount of benefits paid in 1918, in respect of sick members, $2,353.50.
Number of weeks' sickness experienced during 1918, 19.
Amount paid for medical attendance during 1918, $1,566.25.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1918, nil.

V. ASSETS.—None.

VI. LIABILITIES.—$89.57.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1918 on February 11th, 1919.
Names and addresses of auditors: N. Sinclair and J. Gibb, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary, $1,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1917 (not extended),	
Cash received during 1918 from:	
Assessments	$3,629 80
Donations	700 00
All other sources	233 30
Repayment of loan (not extended), $15.00.	
Total receipts	$4,563 10

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Charter fees	$29 00
Registration fee	.....
Supplies bought	74 17
Managing officers' salaries, etc.	128 00
Printing	66 40
Postage	4 00
Guarantee premiums	5 00
All other	41 35
Total expenses of management	$347 92

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00
Sick benefits	2,353 50
Medical attendance	1,566 25
Grand total	$4,667 67

CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SIX MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Wm. Forbes, President ..... Toronto.
Wm. Searle, Vice-President ..... Toronto.
Chris. J. Kennedy, Secretary ..... Todmorden.
Alfred Johnson, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 510.
Number of members who died during 1918, 5.
Amount of funeral benefits paid during 1918, $619.00.
Cash to credit of fund at 31st December, 1918, $137.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1918, 64.
Amount of benefits paid during 1918, $1,161.33.
Number of weeks' sickness experienced in 1918, 232.
Medical attendance, $507.63.
Cash to credit of Sick Benefit Fund, $425.99.

III. ASSETS.

Cash in Dominion Bank, Toronto	$562 99
Total assets	$562 99

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Six assessments and eleven special assessments were made during 1918.

The accounts of the Society were duly audited September 30th and December 31st, 1918.

Names and addresses of the auditors for the year 1918: W. B. Moss and D. Sloane, Toronto.

The books kept are as follows: Cash Book, Day Book and Ledger.

Certain changes were made in the Constitution during 1918.

Amount of bond of treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance (not extended), $495.33.

Cash received during 1918 from:

Assessments and dues	$2,480 40
Interest and dividends	2 22
Total receipts	$2 482 62

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:

Law costs	$52 00
Charter fees	1 00
Registration fee	3 00
Salaries	35 00
Premium for guarantee of lodge officers	5 00
Printing, etc.	15 00
Postage, etc.	4 00
All other	12 00
Total expenses of management	$127 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	619 00
Sick benefits	1,161 33
Medical attendance	507 63
Total expenditure	$2,414 96

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR FOUR AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Weston, Ont.

Organized, July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

Robert Sutherland, President	Toronto.
L. S. Bryson, Vice-President	Mt. Dennis.
P. Knight, Secretary-Treasurer	Weston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 393.
Number of members of the Society who died during 1918, 2.
One member's wife died and $30.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1918, 62.
Amount paid for sick benefits during 1918, $464.92.
Number of weeks' sickness experienced during 1918, 121.
Amount paid for medical attendance during 1918, $352.49.

III. ASSETS.

Cash in bank	$352 49
Total	$352 49

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Ten assessments were made during 1918.
The Society's accounts were duly audited January 13th, 1919.
The books of record or account kept are: Minute, Cash Order on Treasurer.
No changes were made in 1918 in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), nil.
Cash received during 1918 from:

Assessments	$917 00
Interest	2 16
Total receipts	$919 16

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918:	
Charter fee	$1 00
Registration fee	3 00
Salaries	25 00
Printing, stationery and advertising	36 25
Postage	2 00
Total expenses of management	$67 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	464 92
All other	4 50
Total expenditure	$566 67

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR FOUR MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ontario.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

L. Fienberg, Chairman ..... Toronto.
L. Litman, Treasurer ..... Toronto.
M. Zimmerman, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 120.
No member died during 1918.
Amount of funeral benefits during 1918, nil.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on hand	$136 99
Cash in Imperial Bank	381 09
All other	50 00
Total assets	$568 08

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made once a year.
Society's books were duly audited on January 4th, 1919.
No assessments were made in 1918.
The books of record are: Cash Book, Day Book and Ledger.
Names and addresses of auditors for 1918 were as follows: S. Gordon and B Goldstein, Toronto.
Amount of bond of Secretary, $100.00.
Amount of bond of Treasurer, $200.00.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), nil.
Cash received during 1918 from:

Application fees	$58 00
Initiation fees	117 50
Dues	260 34
Donations	302 90
All other sources	67 94
Total	$806 68

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee and charter fees	$4 00
Supplies bought	95 00
Rent, light, heat and taxes	23 50
Printing, etc.	91 60
All other expenses	17 80
Total	$231 90

(b) *Miscellaneous Expenditure.*

Gratuities	6 70
Total	**$238 60**

UNITED HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR TWO AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1918.

Head Office, Toronto, Ont.

Incorporated in Ontario, October 18th, 1918.

The Executive Officers of the Society at the 31st December, 1918, were as follows:

J. Givirtzman, President ..... Toronto.
S. H. Shrott, Secretary ..... Toronto.
L. Dansky, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1918, 76.
No member died during 1918.
Funeral benefits paid during 1918, nil.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash deposited in Imperial Bank, Toronto	$142 00
Total assets	$142 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1918.
The Society's accounts were audited by J. Reiser and J. Book, Toronto.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
No changes were made in regard to sick benefits during 1918.
Amount of bond of Treasurer, $100.00.

VII. CASH RECEIPTS.

Cash balance from 1917 (not extended), nil.
Cash received during 1918 from:

Application fees	$56 00
Dues	95 00
Donations	23 00
Total receipts	$174 00

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1918 for:	
Registration fee and incorporation	$4 00
Supplies bought	11 50
Salaries	1 00
Printing, etc.	12 50
Postage, etc.	3 00
Total expenses of management	$32 00

(*b*) *Miscellaneous Expenditure.*—Nil.

STASZOWER BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th April, 1918, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Staszower Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to insurance contracts.

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 7th April, 1919, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Niagara Falls. Suits by or against the Society may be brought in the name of the William Rogers Manufacturing Company Welfare Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE ASSOCIATION.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 23rd April, 1919, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the American Watch Case Company's Employees' Mutual Welfare Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 27th September, 1918, and the documents evidencing the same are filed or deposited in office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Niagara Falls. Suits by or against the Society may be brought in the name of the Star of Italy Mutual Aid and Benevolent Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 2nd January, 1919, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited of governed are the following: The Ontario Insurance Act, R.S.O., 1914, c. 183.

4. Head Office of the Society is at Hamilton. Suits by or against the Society may be brought in the name of the Societa Di Mutuo Soccorso Racalmutese.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I —LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1918.	Amount of Insurance in force in Ontario at 31st December, 1918.	Number of Certificates in force anywhere at 31st December, 1918.	Amount of Insurance in force anywhere at 31st December, 1918.	Number of Claims matured in Ontario in 1918.	Amount of Insurance Benefits paid in Ontario during 1918.	Amount of Disability Benefits paid in Ontario during 1918, including pensions and gratuities.	Assets in Ontario at 31st December, 1918.	Liabilities in Ontario at 31st December, 1918.	Total Assets anywhere at 31st December, 1918.	Total Liabilities anywhere at 31st December, 1918.
		$ c.		$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council, Canadian Order	23,929	22,028,009 12	28,189	25,352 737 92	461	384,033 62	69,236 43	1,338,990 04	118,922 21	1,343,990 04	130,836 21
Civil Service Mutual Benefit Society	620	140,000 00	640	154,750 00	7	1,600 00	.....	16,687 06	.....	16,687 06	.....
Commercial Travellers' Association	12,447	5,559,970 00	12,447	5,559,970 00	100	78,052 63	.....	1,416,145 74	.....	1,416,145 74	.....
Federated Association of Letter Carriers	397	379,750 00	1,077	.....	5	3,750 00	.....	11,511 06	.....	13,511 06	.....
Foresters, Canadian Order of, High Court	40,492	40,638,250 00	78,605	78,545,000 00	610	607,787 14	.....	6,702,244 78	94,300 96	6,707,244 78	171,300 96
Foresters, Catholic Order of	8,480	9,262,000 00	150,450	150,396,750 00	148	146,500 00	.....	.....	47,000 00	8,330,712 94	742,591 66
Hamilton Firemen's Benefit Fund	72	.....	72	.....	1	400 00	.....	60,500 98	.....	60,500 98	.....
Hamilton Police Benefit Fund	86	.....	86	.....	.....	.....	(b)4,632 83	130,769 21	429 25	130,769 21	429 25
Home Circles, Canadian Order of	5,118	6,076,072 00	5,581	6,569,842 00	118	140,924 00	3,006 60	695,247 85	14,140 95	695,247 85	14,140 95
Knights of Malta, Chapter General of Canada	318	69,750 00	167	69,750 00	3	1,000 00	.....	14,190 71	.....	14,190 71	.....
Knights of Pythias	3,421	238,443 00	72,547	96,365,445 00	4	6,000 00	.....	70,908 22	424 31	70,908 22	424 31
London Police Benefit Fund	50	.....	50	.....	.....	.....	.....	87,287 67	.....	87,287 67	.....
The Maccabees	8,932	9,100,000 00	294,809	354,254,159 53	127	148,698 83	27,655 93	13,323 17	16,750 00	25,063,553 08	2,245,211 98
Mutual Masonic Compact	191	19,100 00	200	20,000 00	4	400 00	.....	267 23	.....	267 23	.....
Oddfellows, Canadian Order, Grand Lodge	2,682	2,038,270 67	2,857	2,194,520 67	41	32,676 61	100 00	235,907 78	6,052 33	235,907 78	6,052 33
Oddfellows Relief Association	13,787	16,305,000 00	23,666	28,322,750 00	240	284,438 30	3,000 00	1,782,057 56	55,950 00	1,787,057 56	104,450 00
Ontario Commercial Travellers' Association	2,868	1,336,545 00	2,868	1,336,545 00	39	20,095 00	.....	401,296 94	5,152 65	401,296 94	5,152 65
Orange Grand Lodge of British America	(a)60,000	3,294,500 00	4,687	4,548,500 00	88	75,662 00	.....	148,961 68	20,000 00	148,961 68	25,414 25
Royal Arcanum, Supreme Council	1,472	2,638,027 00	135,751	228,009,531 01	40	71,075 60	.....	42,780 58	21,000 00	6,418,609 55	1,034,605 00
Royal Templars of Temperance	3,328	3,380,500 00	4,396	4,890,500 00	72	78,073 05	.....	503,821 87	26,500 00	508,821 87	28,000 00
Sons of England, Supreme Lodge	20,129	2,799,750 00	3,921	3,486,750 00	56	49,300 00	200 00	253,698 91	18,600 00	253,698 91	21,000 00
Sons of Scotland	3,400	2,637,844 00	3,898	2,986,844 00	94	79,786 66	.....	708,912 68	23,500 00	708,912 68	23,750 00
St Joseph Union of Canada	5,189	.....	21,708	17,009,275 00	138	.....	.....	1,828,439 30	20,100 00	1,838,439 30	344,967 16
Toronto Police Benefit Fund	507	.....	507	.....	4	1,600 00	(b)39,923 33	795,719 15	.....	795,719 15	.....
Toronto Firemen's Benefit Fund	(a)340	.....	(a)340	.....	.....	4,127 88	(b)22,022 96	3,692 43	.....	3,662 43	.....
United Workmen, Ancient Order of	11,768	11,427,583 00	11,768	11,427,583 00	348	373,586 43	.....	1,218,375 82	57,113 89	1,218,375 82	57,113 89
Totals	230 023	$139,369,363 79	861,278	1,021,501,203 23	2,748	2,589,567 75	169,778 08	18,481,738 42	545,936 55	58,270,610 24	4,955,440 60

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1918.	Number of members who died during 1918. (†Members' children: ‡Members' wives: ‡Members' mothers.)	Amount paid for funeral benefits during 1918. (†Members' children: **Members' wives.)	Number of members sick during 1918.	Number of weeks' sickness experienced during 1918.	Amount paid for sick benefits during 1918.	Amount paid for medical attendance during 1918.	Amount paid for special relief during 1918.	Assets at 31st December, 1918.	Liabilities at 31st December, 1918.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Army and Navy Veterans, Toronto	322	9	450 00	15	.....	109 00	.....	.....	2,160 73	.....
Army and Navy Veterans, Hamilton	89	4	320 00	.....	.....	....	79 00	26 00	975 88	....
Bain Wagon Co. Employees' Mutual Benefit Society	242	** 3 ** 4	12 00 ** 16 00	39	120 1-6	330 00	.....	.....	379 96	.....
Bank of British North America W. & O. Fund	(a)573	.....	.....	.....	.....	.....	.....	10,990 74	402,972 83	.....
Beaver Sick and Funeral Benefit Club	97	** 1 ** 2	55 00 ** 54 00	18	46	229 07	.....	.....	100 84	.....
Berditchever Brother Love Sick Benefit Society	151	** 3 ** 2	587 40 ** 50 00 † 21 00	7	29	268 75	233 85	91 45	2,324 05	250 00
Brown Bros., Limited, Employees' Benefit Society	49	.....	.....	8	32 1-7	119 29	.....	.....	298 12	....
Brunner Mond Mutual Benefit Society	567	** 2 ** 2	200 00 ** 100 00	52	101	293 17	615 43	.....	4,330 70	.....
B. Greening Wire Co., Limited, Employees' Benefit Society	275	2	80 00	57	127	626 38	.....	.....	118 11	.....
Burrow, Stewart and Milne Benefit Society	144	3	.....	35	99 2-7	293 00	250 00	54 25	47 38	.....
Canada Cycle and Motor Company, Limited Employees' Mutual Benefit Society	393	2	30 00	62	121	464 92	.....	.....	352 49	.....
§Canadian Allis-Chalmers, (Ltd.) Employees' Mutual Benefit Soc'y	1,514	13	975 00	322	942	3,761 52	1,892 50	50 00	4,501 09	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y	178	1	.....	15	46 1 7	138 50	372 15	.....	457 53	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1,345	** 8 ** 3	230 00 ** 25 00	34	220 5-7	506 35	.....	1,453 91	10,005 30	.....
Canadian Order of Beavers	67	.....	.....	20	39 2-7	196 57	.....	.....	829 64	.....
Chosen Friends, Canadian Order*	*	101	4,150 00	1,697	8,780 1-2	34,942 95	.....	.....	*	*
Canadian Order of Rechabites	655	6	260 00	64	287 1-7	1,216 40	708 56	244 10	10,034 36	.....
Cigarmakers' Union, No. 55, Hamilton	255	** 2 ** 2	750 00 ** 80 00	60	198 4-5	994 80	.....	47 55	778 23	.....
Cigarmakers' Union No. 27, Toronto	173	3	1,250 00	68	359 6-7	1,798 70	.....	1,006 09	273 60	.....
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	62	1	30 00	22	70 1-6	210 50	.....	.....	150 56	... .
Cockshutt Plow Co. Relief Association	540	7	280 00	153	493	1,976 67	.....	200 00	310 94	.....
Consumers Gas Co.'s Employees' Mutual Benefit Society	510	5	619 00	64	232	1,161 33	507 63	.....	562 99	.....
Czenstochower Aid Society	102	.....	.....	19	47	257 00	373 00	.....	755 79	.....
Daughters and Maids of England, Grand Lodge	.....	.....	1,150 00	.....	.....	.....	.....	.....	16,275 86	.....
Daughters and Maids of England, Subordinate Lodges	2,750	23	1,137 64	386	793	1,933 50	3,160 90	.....	20,882 66	. .....
Daughters and Maids of England, Juvenile Lodges	435	.....	33 00	32	106	89 00	282 00	.....	1,752 96	.....
Dominion Expressmen's Sick Benefit Society	1,071	11	1,650 00	286	975	5,951 61	.....	.....	2,839 89	.....
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	654	6	180 00	261	525	2,493 52	981 00	.....	619 39	.....

Employees' Protective League of the Seaman-Kent Co., Limited	105			13	30 1-7	150 69			554 90		
Evening Telegram Employees' Benefit Society	98	2	200 00	29	60	300 00			670 45		
First Italian Society of Hamilton	89	{ 1 ** 2 }	70 00	37	153	918 00	276 45	150 00	286 15	300 00	
Foresters, Canadian Order of, High Court*	*	743	37,130 00	8,426	43,163 5 7	188,529 10			*	*	
Foresters, Canadian Order of, Subordinate Courts			4,041 50			23,445 24	7,877 16		135,182 62		
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio	57	1	100 00	12	41	205 00		100 00	1,214 47		
Gendron Manufacturing Co.'s Employees' Benefit Society	38	1	25 00	11	51	255 02	10 50		827 17		
Globe Printing Co.'s Employees' Benefit Society	76			15	100	500 00			1,242 83		
Goold, Shapley and Muir Company Employees' Relief Association	235	3	60 00	80	286	1,142 45			171 19		
Grand Order of Israel Benefit Society	112	2	125 00	22	102	613 00	157 25	75 25	3,892 42		
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society	1,040	7	350 00	341	682	3,410 00			1,172 99		
H. A. Mutual Benefit Association, The	971	4	400 00	318	19	2,353 50	1,566 25			89 57	
Hamilton Rolling Mills' Benefit Society	653	7	525 00	220	803	3,917 50	455 00	43 17	1,130 42	15 00	
Hamilton Lodge No. 25, Theatrical Mechanical Association	40	2	50 00	5	15	75 00	45 00	10 00	2,010 38		
Hamilton St. Stanislaus Mutual Benefit Society	83	1	75 00	15	38	190 00			1,011 96		
Hay & Co.'s Employees' Mutual Benefit Society	118			13	41	122 50	27 75		61 07		
Heintzman & Co.'s Employees' Sick Benefit Society	180		100 00	20	92	410 00			572 33		
Hibernians, Ancient Order of	1,039			104	324	2,611 25	1,007 30		29,812 15		
Hebrew Friendly Society	82	{ ** 1 † 2 }	† 40 00	24	20	255 00	350 61		1,517 32		
Hebrew Sick Benefit Society	80		† 18 75	16	28	140 00	186 12		1,515 06		
Home Circles, Canadian Order of, Supreme Body*	*			64	399	1,596 00			*	*	
Imperial Varnish and Color Sick Benefit Society	68			12	76	329 36			107 75		
Italian Benevolent Society	16	2	130 00	4	27	94 59	31 50	18 00	415 22		
Irish Catholic Benevolent Union, Grand Body	173	4	400 00						1,416 88		
Irish Catholic Benevolent Union, Subordinate Bodies				22	80	336 00	236 75	10 00	541 62		
Italian Workingmen's Association	17	1	87 00	15		276 73	70 00		374 78		
Kieltzer Sick Benefit Society	116			22	50	250 00	389 62	171 65	1,539 29		
Knights of Pythias, Grand Lodge*	*								1,692 53		
Knights of Pythias, Subordinate Lodges		41	2,376 60	222	1,383	1,963 02	1,337 32	1,113 70	69,215 69	424 31	
Knights of St. John, Ontario Grand Commandery, Grand Body	99					178 00	78 50		1,027 68		
Knights of St. John, Ontario Grand Commandery, Subordinates				7	31						
Knights of St. John, Ontario Grand Commandery, Auxiliary				1	5						
Knights of Malta, Chapter General of Canada*	*	3	300 00						*	*	
Knights of Malta, Chapter General of Canada, Subordinates				51	282	1,210 55	111 70	67 16	2,920 55		
La Congregazione della Immacolata Concezione di Marie Santissima	15								395 74		
Ladies' Orange Benevolent Association	5,380	71				177 50	527 75		1,563 98		
Linitizer Sick Benefit Society	82			21	51	255 00	272 80	76 00	1,390 29	24 87	
Loggia Dannuazio Mutual Aid and Benevolent Society	45			20	21	200 00	75 00		111 00	200 60	
Loggia Della Vittoria Mutual Aid and Benevolent Society	33	2	25 00						79 90		
Loyal Orange Young Briton Lodge No. 33	No return										
Loyal Order of Moose	355	1	50 00	36	121 6 7	616 10	100 00		2,579 44		
Loyal True Blue Association, Grand Body	6,043	82	1,625 00						3,259 83	100 00	
Loyal True Blue Association, Subordinate Bodies	No information										
Maccabees, The*	*	113	5,650 00	3,019	9,894	63,456 23		12,268 84	*	*	
Massey-Harris, Limited (Brantford) Employees' Benefit Association	900	10	480 00	246	696	2,759 30		146 83	955 77	50 00	
Massey-Harris (Toronto) Employees' Mutual Benefit Society	2,100	{ 14 ** 10	840 00 ** 300 00 }	570	1,688 1-2	5,065 50			1,898 79		
Mozirer Sick Benefit Society	239	2	295 00	58	168	840 00	621 10	265 70	10,483 62	38 75	
Methodist Book and Publishing House Employees' Benefit Society	174	5	475 00	50	131 1 2	642 50			689 51		
National Cash Register Co.'s Employees' Benefit Society	60			19	52 1-3	366 50		30 00	1,046 88		
National Iron Works Employees' Benefit Society	60	1	30 00	19	65	256 10			19 81		

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1918.	Number of members who died during 1918. (†Members' children: **Members' wives: ‡Members' mothers.)	Amount paid for funeral benefits during 1918. (†Members' children: **Members' wives.)	Number of members sick during 1918.	Number of weeks' sickness experienced during 1918.	Amount paid for sick benefits during 1918.	Amount paid for medical attendance during 1918.	Amount paid for special relief during 1918.	Assets at 31st December, 1918.	Liabilities at 31st December, 1918.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Oddfellows, Independent Order of, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	70,985 56	20,214 68
Oddfellows, Independent Order of, Subordinate Lodges	54 639	860	{ 27,781 34 **3,106 60	6,064	45,845	126,655 09	19,307 32	9,243 32	2,622,302 68	93,576 95
Oddfellows, Canadian Order of, Grand Lodge*	*	{ 45 ** 5	1,800 00 **100 00	3	24 3-7	83 72	.....	.....	*	*
Oddfellows, Canadian Order of, Subordinates	.....	.....	.....	251	1,272 1-2	4,229 19	1,468 70	210 00	31,505 45	442 21
Oddfellows, Independent Order of, M.U. Grand Lodge	1,391	{ 21 ** 10	2,100 00 ** 550 00	213	867 1-2	25 33	.....	395 00	18,978 90	.....
Oddfellows' Independent Order of, M.U. Sub. Lodges	.....	.....	.....	.....	.....	3,369 62	1,391 55	150 36	33,819 36	.....
Orange Grand Lodge, Ontario East	125	1	50 00	2	5 6-7	17 56	.....	.....	508 42	.....
Orange Grand Lodge, Ontario West	39,369	813	1,355 00	127	688	2,064 50	5,222 90	.....	12,212 71	.....
Ottawa Firemen's Superannuation and Benefit Fund	101	.....	.....	.....	.....	.....	525 00	1,447 20	24,147 43	.....
Ottawa Hebrew Benefit Society	80	1	.....	16	54	215 00	118 25	.....	617 20	.....
Ottawa Unity Protestant Association	70	2	40 00	7	72	187 00	51 19	.....	295 08	.....
Ottawa Typographical Union No. 102	432	6	.....	72	220	1,100 00	.....	.....	368 37	.....
Ottawa Theatrical Mechanical Association No. 49	24	.....	.....	2	12	60 00	9 00	.....	104 65	.....
Polish Young Men's Hebrew Society	150	.....	.....	40	30	300 00	304 00	15 00	1,262 97	.....
Polson Iron Works Benefit Association	1,300	6	414 75	411	854	6,305 55	1,620 63	100 00	610 39	.....
Postal Benefit Association, Toronto	260	5	600 00	.....	.....	.....	.....	.....	330 02	.....
Pride of Israel Sick Benefit Society	547	{ 8 ** 1	1,200 00 ** 50 00	91	299 1-2	1,753 00	1,712 48	2,823 14	12,223 32	.....
Royal Templars of Temperance, Grand Council	.....	22	1,100 00	230	1,165	5,149 00	.....	.....	.....	.....
Roumanian Aid Association, Gloria	15	.....	.....	6	14	206 00	108 00	.....	643 43	.....
Ruthenian Brotherhood of St. John the Baptist	42	1	50 00	12	29	145 00	.....	.....	560 39	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association	415	4	200 00	107	259	951 75	.....	25 00	1,112 56	.....
Societa di Mutuo Soccorso la Trinacria di Toronto	148	1	75 00	8	49	245 00	174 00	.....	2,454 43	.....
Societa Amichevole di Figli d'Italia d'Ottawa	92	{ 1 ** 2	125 00 ** 50 00	23	86	431 44	.....	.....	1,889 62	.....
Societa Italiana di M. S. Guglielmo Marconi	No return									
Sons of England, Supreme Lodge*	*	{ 519 ** 179	51,400 00 ** 8,800 00	2	3	9 00	.....	23 00	*	*
Sons of England, Juvenile Lodges	2,543	46	717 00	.....	.....	1,357 83	1,962 67	.....	12,758 43	108 23
Sons of England, Subordinate Lodges	26,811	.....	.....	3,463	16,162	49,285 00	26,617 70	.....	252,201 63	1,881 67
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge	446	3	300 00	.....	.....	.....	.....	10 00	3,108 95	.....
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges	.....	.....	.....	7	34	92 00	349 52	.....	.....	.....
Sons of Italy Mutual Aid and Benevolent Society	82	3	300 00	16	41	205 00	120 00	.....	245 00	.....

Sons of Jacob Benevolent Society	120	.....	.....	.....	.....	.....	.....	.....	568 08	.....
Sons of Lithuania Benefit Society	71	** 1	** 50 00	31	58 1-2	351 00	60 00	.....	763 99	.....
Sons of Poland Friendly Society	75	.....	.....	21	61	279 00	42 00	.....	539 98	.....
Sons of Scotland Benevolent Association*	*	.....	.....	55	321 2-7	1,370 56	.....	.....	*	*
Sons of Temperance Sick and Funeral Benefit Department	15	.....	.....	2	5	17 00	.....	.....	1,094 19	.....
Saint Stanislaus Mutual Benefit Society	104	.....	.....	19	48	237 72	40 00	.....	469 01	.....
Steel Company of Canada, Limited, Hamilton Works, Employees' Benefit Society	2,350	26	5,750 00	912	2,008	11,670 00	3,225 54	.....	3,490 76	2,919 00
St. Albert Friendly Society	42	1	50 00	.....	.....	.....	.....	.....	857 42	.....
St. Boniface Benefit Society	499	8	240 00	135	482 7-8	1,931 50	.....	.....	4,096 47	.....
St. David's Y.P.U. Sick Benefit Society	336	3	225 00	82	256 5-7	1,097 08	66 15	32 00	717 49	.....
St. Jean Baptiste Society, Ottawa	372	9 ** 6	3,600 00 ** 445 00	52	245 2-3	981 85	.....	.....	6,899 96	.....
St. Joseph Mutual Benefit Society	66	1	50 00	11	50	150 00	.....	.....	2,462 80	.....
St. Joseph Aid Society (Formosa)	49	2	98 00	3	20	80 00	.....	.....	945 22	.....
St. Joseph Lithuanian Benefit Society	28	1	.....	8	16	80 00	.....	.....	791 00	5 00
St. Joseph Union of Canada, Supreme Body*	*	.....	.....	3,226	20,217	90,975 00	.....	.....	*	*
St. Luke Benefit Society	43	1	25 00	4	24	96 00	.....	.....	177 51	....
Staszower Benefit Society	No return									*
Theatrical Mechanical Association, Toronto	159	1	250 00	14	62	369 00	264 00	311 00	18,314 39	.....
Toronto Civic Employees' Benefit Association		3	180 00	95	265	962 41	379 00	.....	4,725 12	.....
Toronto Hebrew Benevolent Society	226 388	2 ** 2 † 3	235 00 **&† 50 00	68	178	890 00	864 41	225 00	5,509 38	.....
Toronto Independent Benevolent Society	116	1 ** 1	150 00 ** 81 00	48	88	528 00	314 75	175 64	2,683 38	.....
Toronto Musical Protective Association	811	10	500 00	51	180	540 00	.....	325 00	38,636 59	264 70
Toronto Electric Light Co.'s Employees' Mutual Benefit Society	191	1	40 00	86	297	1,163 20	.....	.....	218 70	.....
Toronto Railway Employees' Union Benevolent Society	1,947	22	12,100 00	403	921 6-7	5,671 46	1,306 25	.....	127 89	.....
Toronto Typographical Union No. 91	1,215	15	5,925 00	112	378	1,894 00	.....	.....	4,393 21	.....
Transportation Club of Toronto	114	3	300 00	.....	.....	.....	.....	.....	421 94	.....
United Hebrew Benefit Society	70	.....	.....	.....	.....	.....	.....	.....	142 00	.....
United Workmen, Ancient Order of*	*	23	693 96	136	772 2-7	3,433 68	.....	.....	*	*
Verity Plow Company Relief Association	500	9	270 00	151	467 1-3	1,869 68	.....	.....	143 46	.....
Vittoria Emmanuele III. Society	18	.....	.....	6	17 6-7	89 25	33 00	.....	42 23	.....
W. and J. G. Greey's Employees' Mutual Sick Benefit Society	78	1	.....	28	52 1-2	210 00	.....	.....	229 92	.....
Young Men's Hebrew Association	42	.....	.....	5	14	70 00	45 55	.....	1,534 26	.....
Zion Benevolent Society	178	** 4	** 52 00	60	115	575 00	269 85	113 75	1,881 31	.....
Totals	173,625	4,097	204,773 54	34,992	171,974 6-7	705,835 70	93,540 86	44,334 77	3,979,788 91	120,904 94

§ Name changed to Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society.
(a) Membership taken from Application for Renewal of Registry, 30th June, 1918.
* Membership, Assets and Liabilities shown in Table 1.
** No. 239, Amount $14,078 60. † No. 5. Amount $104.75. ‡ None. Amount $ nil.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
321	American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	S. Mordan	Sick and funeral benefits
265	Army and Navy Veterans, Toronto	1888	Toronto	J. M. Burns	Insurance against sickness and death
91	Army and Navy Veterans, Hamilton	1889	Hamilton	Edward P. Wyatt	Sick and funeral benefits
117	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
85	Bank of British North America W. & O. Fund	1891	Montreal	G. B. Snell	Insurance against death
93	Beaver Sick and Funeral Benefit Club	1917	Toronto	G. H. Brown	Sick and funeral benefits
283	Berditchever Brother-Love Sick Benefit Society	1916	Toronto	S. Halperin	Sick and funeral benefits
161	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb	Sick and funeral benefits
309	Brunner Mond Mutual Benefit Society	1918	Amherstburg	H. M. Stancliff	Sick and funeral benefits
123	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	G. S. Battram	Sick and funeral benefits
228	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	G. L. Burjaw	Sick and funeral benefits
315	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Percy Knight	Sick and funeral benefits
171	Canada Foundry Co. Employees' Mutual Benefit Society*	1890	Toronto	H. Brown	Sick and funeral benefits
169	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Robert A. Scott	Sick and funeral benefits
246	Canadian Order of Beavers	1913	London	E. J. W. Griffiths	Sick and funeral benefits
254	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Ins. against sickness and disability or death
214	Canadian Order of Rechabites	1912	Toronto	J. E. T. Paterson	Sick and funeral benefits
147	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
157	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	E. Jennings	Sick, funeral and out of work benefits
139	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	Insurance against sickness and death
103	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
101	Cockshutt Plow Co. Relief Association	1899	Brantford	Melville Splatt	Sick and funeral benefits

64	Commercial Travellers' Association of Canada..	1874	Toronto.....	James Sargant.....	Insurance against accident and death
313	Consumers Gas Co., Employees' Mutual Benefit Society.....	1918	Toronto.....	Chris. Kennedy.....	Sick and funeral benefits
287	Czenstochower Aid Society.....	1916	Toronto.....	Jos. Potasch.....	Sick and funeral benefits.
187	Daughters and Maids of England Benevolent Society.....	1890	Toronto.....	Leonard G. Cross.....	Sick and funeral benefits
97	Dominion Expressmen's Sick Benefit Association	1889	Toronto.....	W. M. Carruthers.....	Insurance against sickness and death
242	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett.....	Sick and funeral benefits
234	Employees' Protective League of the Seamen Kent Company, Limited.....	1912	Meaford	M. Coulter.....	Sick and funeral benefits
181	Evening Telegram Employees' Benefit Society ...	1912	Toronto.....	T. Hopmans	Sick and funeral benefits
108	Federated Association of Letter Carriers.....	1891	Toronto.....	Alex. McMordie.....	Insurance against sickness and death
224	First Italian Society of Hamilton	1911	Hamilton	Aurelio del Piero	Sick and funeral benefits
21	Foresters, Canadian Order of.....	1879	Brantford	R. Elliott.....	Insurance against sickness and death
55	Foresters, Catholic Order of.....	1883	Chicago.....	Thos. F. McDonald....	Insurance against sickness and death
240	Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio	1913	Ottawa.....	Edw. Almagro.....	Sick and funeral benefits
153	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto.....	R. L. Archambault ..	Sick and funeral benefits
127	Globe Printing Co.'s Employees' Benefit Society.	1885	Toronto	W. A. Lahey.....	Sick and funeral benefits
244	Goold, Shapley and Muir Company Employees' Relief Association.....	1913	Brantford.....	Walter J. Davies	Sick and funeral benefits
163	Grand Order of Israel Benefit Society.....	1908	Hamilton	J. Freedman	Sick and funeral benefits
173	Gutta Percha and Rubber Man'fg Co.'s Employees' Sick Benefit Society.....	1900	Toronto.....	S. Wrathall.....	Sick and funeral benefits
311	H. A. Mutual Benefit Association.....	1918	Toronto.....	Henry C. Stuart.....	Sick and funeral benefits
218	Hamilton Firemen's Benefit Fund	1910	Hamilton	B. McSweeney.....	Insurance against sickness and death; also lifetime benefits
175	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	B. Phoenix	Sick and funeral benefits
81	Hamilton Police Benefit Fund	1891	Hamilton	Chas. Green	Insurance against death, also lifetime benefits
125	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath.	Sick and funeral benefits
285	Hamilton St. Stanislaus Mutual Benefit Society..	1916	Hamilton.....	Joseph Koziol.....	Sick and funeral benefits
263	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock.....	J. G. Harrison.....	Sick and funeral benefits
151	Heintzman & Co.'s Employees' Benefit Society.	1885	Toronto.....	T. H. Kirk.....	Sick and funeral benefits
203	Hebrew Friendly Society of Toronto.....	1909	Toronto	Max Stern	Sick and funeral benefits

* Name changed by Order-in-Council February 25th, 1919, to Canadian Allis-Chalmers, Ltd. Employees' Benefit Society

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
305	Hebrew Sick Benefit Society	1918	Toronto	I. Cornbloom	Sick and funeral benefits.
271	Hibernians, Ancient Order of	1888	Ottawa	Thos. R. Donovan	Insurance against sickness and death
13	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster, B.A.	Insurance against sickness and death, also lifetime benefits (including endowments)
232	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. N. Hill	Sick benefits
159	Irish Catholic Benevolent Union	1883	Toronto	Robert Scollard	Insurance against sickness and death
155	Italian Benevolent Society, Umberto Primo	1888	Toronto	G. Bagnato	Insurance against sickness and death
183	Italian Workingmen's Association	1901	Toronto	M. Missor	Sick and funeral benefits
	Italo-Canadese Benevolent Society	1919	Toronto	V. Muto	Sick and funeral benefits
259	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Moshenberg	Sick and funeral benefits
59	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	Insurance against sickness and death
220	Knights of Malta, Chapter General of Canada	1909	Toronto	H. J. Bentley	Insurance against sickness and death
197	Knights of St. John, Ontario Grand Commandery	1893	Toronto	Robert E. King	Insurance against sickness and death
185	La Congregazione della Immacolata Concezione di Marie Santissima	1904	Toronto	Guiseppe Frasca	Sick and funeral benefits
149	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. Jeanie Gordon	Sick and funeral benefits
279	Linitzer Sick Benefit Society	1916	Toronto	I. Berman	Sick and funeral benefits.
295	Loggia Dannunzio Mutual Aid & Benevolent Society	1916	Thorold	F. Mosella	Sick and funeral benefits
307	Loggia Della Vittoria Mutual Aid and Benevolent Society	1918	Niagara Falls	J. M. Garbellano	Sick and funeral benefits
83	London Police Benefit Fund Association	1877	London	Elmer Walsh	Insurance against death, also lifetime benefits
289	Loyal Order of Moose of Ontario	1917	Toronto	Norman G. Heyd	Sick and funeral benefits
	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	J. M. Farmer	Sick and funeral benefits
105	Loyal True Blue Association	1893	St. Catharines	Miles S. Plumley	Insurance against sickness and death
47	Maccabees, The	1883	Detroit	Thos. Watson	Insurance against sickness and death
113	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits

115	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1885	Brantford	J. R. Harmer	Sick and funeral benefits
89	Methodist Book and Publishing House Employees Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
207	Mozirer Sick Benefit Society	1906	Toronto	H. Rosenberg	Sick and funeral benefits
189	Mutual Masonic Compact	1871	St. Catharines	H. J. Johnston	Insurance against death
129	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	H. E. Godwin.	Sick and funeral benefits
238	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke	Sick and funeral benefits
26	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
70	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
17	Oddfellows' Relief Association	1874	Kingston	F. G. Evanson	Insurance against disability or death
167	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schunck	Insurance against sickness and death
211	Ontario Commercial Travellers' Association	1880	London	J. H. Hiscocks	Mortuary benefits
299	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
75	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
39	Orange Grand Lodge of B. A	1890	Toronto	Isaac Crowley	Insurance against sickness and death
303	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	H. C. Argue	Insurance against death; also life-time benefits
277	Ottawa Hebrew Benefit Society	1915	Ottawa	M. Adelstein	Sick and funeral benefits.
267	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits.
281	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	R. R. Marcil	Sick and funeral benefits
119	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
293	Polish Young Men's Hebrew Society	1915	Toronto	Chas. Lilman	Sick and funeral benefits
143	Polson Iron Works Benefit Association	1904	Toronto	Chas. Shaw	Sick and funeral benefits
111	Postal Benefit Association of Toronto	1891	Toronto	Miss B. Cochrane	Insurance against death
145	Pride of Israel Sick Benefit Society	1905	Toronto	J. Rosen	Sick and funeral benefits
321	Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	Robt. P. Ranton	Sick and funeral benefits
42	Royal Arcanum, Supreme Council	1877	Boston	Lyman Lee	Insurance against sickness and death
51	Royal Templars of Temperance	1884	Hamilton	C. Van N. Emory, M.D.	Insurance against sickness and death
261	Roumanian Aid Association Gloria	1913	Hamilton	A. M. Bunescu	Sick and funeral benefits
216	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	M. Brenkacz	Sick and funeral benefits
230	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Barnes	Sick and funeral benefits
201	Societa Amicchevole di Figli d'Italia d'Ottawa	1909	Ottawa	V. Macri	Sick and funeral benefits
322	Societa di Mutuo Soccorso Racalmutes	1919	Hamilton	Nicolo Rizzi	Sick and funeral benefits
252	Societa Di Mutuo Soccorso La Trinacria Di Toronto	1914	Toronto	S. Badame	Sick and funeral benefits
	Societa Italiana di M.S. Guglielmo Marconi	1917	Sault Ste. Marie	Pietro Zanitti	Sick and funeral benefits.
30	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
77	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
257	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	J. M. Garbellano	Sick and funeral benefits
273	Sons of Lithuania Benefit Society	1914	Toronto	J. Petrovitch	Sick and funeral benefits
193	Sons of Poland Friendly Society	1907	Toronto	B. Pietrzykowski	Sick and funeral benefits
35	Sons of Scotland Benevolent Association	1876	Toronto	Col. D. M. Robertson	Insurance against sickness and death
317	Sons of Jacob Benevolent Society	1918	Toronto	M. Zimmerman	Sick and funeral benefits
199	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	Sick and funeral benefits
275	Saint Stanislaus Mutual Benefit Society	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
141	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	Gordon W. Brent	Sick and funeral benefits
205	St. Albert Friendly Society	1909	Renfrew	Frank Cybulski	Sick and funeral benefits
131	St. Boniface Benefit Society	1892	Kitchener	E. K. Wey	Sick and funeral benefits
248	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	Jos. B. Whiteley	Sick and funeral benefits.
165	St. Jean Baptiste Society	1888	Ottawa	J. Saint Germain, B.A	Insurance against sickness and death
137	St. Joseph Aid Society of Formosa	1887	Formosa	Matthew Weiller	Sick and funeral benefits
133	St. Joseph's Mutual Benefit Society	1889	Toronto	J. Bouvier	Sick and funeral benefits
195	St. Joseph Lithuanian Benefit Society	1908	Toronto	Anthony Morkis	Sick and funeral benefits
66	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc	Insurance against sickness and death
297	St. Luke Benefit Society	1894	Amherstburg	Chas. Odette	Sick and funeral benefits
322	Star of Italy Mutual Aid and Benevolent Society	1919	Niagara Falls	Luigi Riganti	Sick and funeral benefits
321	Staszower Benefit Society	1918	Toronto	Harry Schnifer	Sick and funeral benefits
301	Toronto Civic Employees' Benevolent Association	1888	Toronto	C. J. Mitchell	Insurance against sickness and death
177	Theatrical Mechanical Association	1886	Toronto	S. Y. Meredith	Insurance against sickness and death,
291	Toronto Firemen's Benefit Fund	1891	Toronto	A. W. Laver	Insurance against sickness and death, also lifetime benefits
179	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
269	Toronto Musical Protective Association	1887	Toronto	Jos. Weatherburn	Sick and funeral benefits
236	Toronto Independent Benevolent Association	1911	Toronto	B. Spiegal	Sick and funeral benefits

79	Toronto Police Benefit Fund	1882	Toronto	Thos. Bustard	Insurance against death; also lifetime benefits
250	Toronto Electric Light Company's Employees' Mutual Benefit Society	1914	Toronto	E. Felton	Sick and funeral benefits.
95	Toronto Railway Employees' Union	1893	Toronto	W. D. Robbins	Sick and funeral benefits.
87	Toronto Typographical Union No. 91	1844	Toronto	Samuel Hadden	Sick and funeral benefits.
191	Transportation Club of Toronto	1917	Toronto	W. A. Gray	Sick and funeral benefits.
5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
319	United Hebrew Benefit Society	1918	Toronto	S. H. Shrott	Sick and funeral benefits.
135	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	Sick and funeral benefits.
121	Vittoria Emmanuele III. Society	1902	Toronto	S. Roncone	Sick and funeral benefits
99	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
209	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits
226	Zion Benevolent Society	1911	Toronto	F. J. Izaacson	Sick and funeral benefits

LOAN AND TRUST CORPORATIONS STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDED

31st DECEMBER, 1918.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1920

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THE RYERSON PRESS

To His Honour LIONEL HERBERT CLARKE, *Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year 1919.

Respectfully submitted,

W. E. RANEY,

Attorney-General.

Toronto, April 7th, 1920.

To the Honourable W. E. Raney, K.C., M.P.P.,

Attorney-General of Ontario.

Sir,—I have the honour to submit herewith the Twenty-second Annual Report of the Registrar of Loan Corporations of Ontario.

This report should have been presented during the year 1919, but it has been unavoidably delayed. In that year important amendments to The Loan and Trust Corporations' Act were enacted, and a reorganization of the Department itself was begun; also a new form of Annual Statement for the Companies was prepared and adopted. Because this new form asked for much more information than was formerly required, and because in many cases the books and accounting records of the Companies did not readily disclose the information desired, the statements for the 1918 accounting period were delayed, some in fact being not yet complete.

This was the situation at the time of my appointment as Registrar of Loan Corporations on the 1st of February, 1920. The publication of the Report for the preceding year was necessary to maintain the series of Annual Reports of the Department and for public convenience in reference to and comparison of the statements of the companies. Since another accounting period had already been completed and new statements were already due from the companies for the year ended 31st December, 1919, it was resolved that the usual Report should be abridged to include only information already complete in order that the activity of the Department might thereafter be devoted to the later returns of the companies, and the preparation of the report for the current year. The report submitted herewith, therefore, includes only the statement of assets and liabilities of the companies, and certain general information given in the returns. It does not include the revenue and expenditure statements or details of assets, since these are still incomplete.

As is usual the statements included in this Report are arranged according to the classes defined by the Act, namely, Loan Corporations, Loaning Land Corporations and Trust Companies.

The information given in this Report is an abstract from the sworn statements of the chief officers and the auditors of the companies. The Department assumes no responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

The policy of the Department toward the companies and its duty to the public is now under review. The Department must take cognizance of the public demand for more precise information as to the financial standing of the companies to which the loaning and trust business of the Province is confided, and for more effective governmental supervision of the affairs of these companies. It is equally the duty of the Department to free those companies whose financial position is sound from the suspicion unavoidably cast on all by the recent failure of companies in this field. A careful survey of the situation is, therefore, being made by the Department to ascertain how it may best achieve the elimination of danger to the public in the investment of its funds with the companies, and the establishment of public confidence in those companies whose condition deserves it.

Yours faithfully,

V. Evan Gray,

Registrar of Loan Corporations.

Parliament Buildings,
Toronto, April 6th, 1920.

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NOTE.

Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

> 112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

I. LOAN COMPANIES

A. COMPANIES HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO

Head Office, Stratford, Ontario.

President—J. W. Scott. *Vice-President*—Hon. Nelson, Monteith.
Manager and Secretary-Treasurer—J. A. Davidson.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital, total paid thereon	$500,000 00	
2. Dividends declared in respect of (1), but not yet paid	25,000 00	
3. Unappropriated profits in respect of (1)	7,298 09	
4. Reserve fund in respect of (1)	410,000 00	
		$942,298 09

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$126,372 00	
6. Debentures payable in Canada maturing in subsequent years	839,187 00	
7. Interest due and accrued on (5), (6)	11,601 45	
8. Deposits payable on demand	747,021 79	
9. Interest on deposits, due and accrued (8)	13,611 46	
		1,737,793 70
Total liabilities		$2,680,091 79

ASSETS

Real Estate.

10. Office premises	$19,250 00

Debts Secured by Charges on Land.

11. First mortgages	$1,666,468 00	
12. Interest due and accrued on (11)	40,537 00	
		1,707,005 00

Stocks, Bonds and Debentures.

13. Dominion of Canada	$151,074 00	
14. Provinces of Canada	129,176 00	
15. Municipalities situated in Canada	553,256 00	
16. Interest due and accrued on (13) to (15)	22,105 00	
		855,611 00

Cash.

17. On hand	$6,425 44	
18. In banks	91,050 35	
		97,475 79

Assets Not Hereinbefore Mentioned.

19. Office furniture	750 00
Total assets	$2,680,091 79

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.55%; on debentures, 4.97%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.45%; (*b*) On other securities, 6.18%.

Show by Provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: Wm. Irwin and Geo. Hamilton, Stratford.
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, and July 2nd, 1918; dividend declared at 10% per annum, payable half-yearly.

DIRECTORS AT 31ST DECEMBER, 1918:

J. W. Scott, Listowel.
Hon. Nelson Monteith, Stratford.
James Trow, Stratford.
Dr. James A. Robertson, Stratford.
Theo. Parker, Sebringville.
Jas. W. Brown, Stratford.
Thomas Ballantyne, Stratford.
J. A. Davidson, Stratford.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	
Fully called	5,000	100	500,000	500,000 00	.....
Totals..... ..	5,000	100	500,000	500,000 00	.....

THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario.

President—D. W. Downey.
Vice-President—W. A. Gilmour.
Manager—L. C. Dargavel.
Secretary-Treasurer—G. M. Larke.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital, total paid thereon		$205,105 00	
2. Joint stock capital paid in advance of calls		97,405 00	
3. Dividends declared in respect of (1), (2), but not yet paid and interest due and accrued		10,587 83	
4. Reserve fund in respect of (1), (2)		115,000 00	
5. Contingent fund in respect of (1), (2)		2,800 00	
			$430,897 83

Liabilities to the Public.

6. Deposits:			
Payable on demand	$293,451 88		
Interest on deposits due and accrued	11,532 19		
		$304,984 07	
			304,984 07
Total liabilities			$735,881 90

ASSETS

Real Estate.

7. Freehold land (including buildings) other than the foregoing		$5,815 47

Debts Secured by Charges on Land.

8. First mortgages	663,667 16	
9. Agreements for sale or purchase	16,415 68	
10. Interest due and accrued on (8), (9)	16,125 91	
		$696,208 75

Stocks, Bonds and Debentures.

11. School districts situated in Canada	$8,985 37	
12. Interest due and accrued on (11)	502 40	
		9,487 77

Cash.

13. On hand	$3,894 09	
14. In bank	19,475 82	
		23,369 91

Assets not Hereinbefore Mentioned.

15. Office furniture	1,000 00
Total assets	$735,881 90

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 8%; (*b*) On other securities, 8%.

Show by provinces the amount of the mortgages owned by the Corporation. All in the Province of Ontario.

Loans written off: Principal, $4,088.99; interest, $1,090.45.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 12; amount, $23,238.48.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: K. G. Starr, George Turner.
For 1919: K. G. Starr, George Turner, both of Brockville.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? July 2nd, 1918; January 2nd, 1919; 7% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

D. W. Downey, Brockville.
W. A. Gilmour, Brockville.
J. Gill Gardner, Brockville.
John W. Ridgeway, Brockville
A. C. Hardy, Brockville.
L. C. Dargavel, Brockville.
C. S. Cossitt, Brockville.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
60 per cent. called	7,000	50	350,000	205,105 00	.....
Paid in advance of calls	.....	.....	.....	97,405 00	47,490 50
Totals	7,000	50	350,000	302,510 00	47,490 50

CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED

Head Office, Toronto, Ontario.

President—John Hoskin, K.C., LL.D., D.C.L.
Vice-President—D. E. Thomson, K.C., LL.D.
Managing Director—Edward Saunders.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital, total paid thereon	$1,205,000 00	
2. Dividends declared in respect of (1), but not yet paid	27,112 50	
3. Unappropriated profits in respect of (1)	132,987 57	
4. Reserve fund in respect of (1)	1,205,000 00	
		$2,570,100 07

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$75,820 00	
6. Debentures payable in Canada maturing in subsequent years	258,947 74	
7. Interest due and accrued on (5), (6)	7,191 66	
8. Debentures payable elsewhere than in Canada maturing in 1919	1,143,092 40	
9. Debentures payable elsewhere than in Canada maturing in subsequent years	2,338,235 44	
10. Interest due and accrued on (8) and (9)	23,793 00	
11. Other liabilities to the public, viz.: sundry accounts	3,567 33	
12. Unclaimed dividends	1,859 28	
		3,852,506 85
Total liabilities		$6,422,606 92

ASSETS

Real Estate.

13. Office premises	$35,000 00	
14. Freehold land (including buildings) other than the foregoing	79,043 92	
		$114,043 92

Debts Secured by Charges on Land.

15. First mortgages	$4,705,941 03	
16. Second and subsequent mortgages, agreements for sale or purchase	16,635 06	
17. Interest due and accrued on (15), (16)	49,786 05	
		4,772,362 14

Stocks, Bonds and Debentures.

18. Dominion of Canada	$188,848 04	
19. Provinces of Canada	48,573 10	
20. Municipalities situated in Canada	396,175 59	
21. Interest due and accrued on (18), (19), (20)	8,322 00	
		641,918 73
22. School districts situated in Canada	$335,451 29	
23. Stocks and bonds of public utility companies situated in Canada	4,520 67	
24. Interest due and accrued on (22), (23)	13,690 00	
		353,661 96

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

25. Principal	$21,055 25	
26. Interest due and accrued on (25)	57 00	
		21,112 25

CASH.

27. On hand	$1,773 90	
28. In banks	517,734 02	
		519,507 92
Total assets		$6,422,606 92

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5.18%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.06%; (*b*) on other securities, 5.89%.

Show by Provinces the amount of the mortgages owned by the Corporation. Manitoba, $2,043,333.31; Saskatchewan, $558,657.47; Alberta, $81,416.20; Ontario, $2,039,169.11.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 6; amount, $34,545.89.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: T. Watson Sime, F.C.A., Geo. U. Stiff, F.C.A., both of Toronto; J. B. Pepler, Winnipeg.
For 1919: T. Watson Sime, F.C.A., Geo. U. Stiff, F.C.A., J. B. Pepler.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively. 2nd January, 1st April, 2nd July and 1st October, 2¼% each.

DIRECTORS AT 31ST DECEMBER, 1918.

D. E. Thomson, K.C., LL.D., Toronto.
John Hoskin, K.C., LL.D., D.C.L., Toronto.
James Playfair, Midland.
F. Le M. Grasett, M.A., F.R.C.S. (Edin.), Toronto.
G. T. Fergusson, Toronto.
F. W. Harcourt, K.C., Toronto.
C. J. Holman, K.C., LL.D., Toronto.
Edward Saunders, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		$	$	$	
50 per cent. called...	24,100	100	2,410,000	1,205,000	None

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ont.

President—W. G. Gooderham.
First Vice-President—W. D. Matthews.
Second Vice-President—R. S. Hudson.
Joint General Managers—R. S. Hudson, and John Massey.
Assistant General Manager—George H. Smith.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital fully called, total paid thereon	$6,000,000 00	
2. Dividends declared in respect of (1), but not yet paid	150,000 00	
3. Unappropriated profits in respect of (1)	172,509 77	
4. Reserve fund in respect of (1)	5,500,000 00	
		$11,822,509 77

Liabilities to the Public.

5. Debenture stock payable elsewhere than in Canada	$419,136 80	
6. Interest due and accrued on (5)	8,495 91	
7. Debentures payable in Canada maturing in 1919	1,114,861 28	
8. Debentures payable in Canada maturing in subsequent years	2,627,438 65	
9. Interest due and accrued on (7), (8)	55,758 61	
10. Debentures payable elsewhere than in Canada maturing in 1919	2,834,588 81	
11. Debentures payable elsewhere than in Canada maturing in subsequent years	7,042,021 24	
12. Interest due and accrued on (10), (11)	62,050 00	
13. Deposits:		
Payable on demand. Corporation has right to require 30 days' notice $3,372,008 09		
Payable on 30 days' notice 2,089,928 33		
	5,461,936 42	
14. Interest on deposits, due and accrued (13) say $96,369.73.		
15. Other liabilities to the public, viz.:		
Sundry accounts commission, etc., etc.	12,589 75	
		$19,638,877 47
Total liabilities		$31,461,387 24

ASSETS

Real Estate.

16. Office premises	$628,355 11
17. Freehold land (including buildings) other than the foregoing	311,086 40

Debts Secured by Charges on Land.

18. First mortgages	$25,342,884 78	
19. Agreements for sale	423,607 18	
20. Interest due and accrued on (18), (19)	552,094 79	
		26,318,586 75

Stocks, Bonds and Debentures.

21. United Kingdom of Great Britain and Ireland	$350,575 92	
22. Dominion of Canada	588,687 64	
23. Provinces of Canada	29,303 12	
24. Municipalities situated in Canada	249,981 99	
		1,218,548 67
25. Stocks and bonds of public utility companies situated in Canada	$577,795 50	
26. Stocks of trust companies	249,000 00	
		826,795 50

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal	$207,194 14	
28. Interest due and accrued on (27)	4,917 39	
		212,111 53

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

29. Principal	$269,100 80	
30. Interest due and accrued on (29)	21,653 73	
		290,754 53

CASH.

31. On hand	$64,530 80	
32. In banks	1,590,617 95	
		1,655,148 75
Total assets		$31,461,387 24

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.552%; on debentures, 5.056%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.28%; (*b*) on other securities, 5½% to 6½%.

Show by Provinces the amount of the mortgages owned by the Corporation:

Ontario	$9,799,105 52
Manitoba	6,512,029 44
British Columbia	1,622,600 98
Alberta	2,640,094 03
Saskatchewan	4,348,537 50
New Brunswick	593,922 95
Nova Scotia	748,024 90
Prince Edward Island	49,197 58
	$26,313,512 90

Show other than Provinces the amount of mortgages owned by the Corporation. Newfoundland, $5,073.85.

Loans transferred to real estate account during 1918: $215,936.28.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 53; amount, $250,412.59.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. E. Osler, A.C.A., and Hy. Barber, F.S.A.A.
For 1919: Same as 1918.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividend were declared payable on those days respectively? January 2nd, April 2nd, July 2nd, and October 1st; all at 2½%.

DIRECTORS AT 31ST DECEMBER, 1918.

W. G. Gooderham, Toronto.
W. D. Matthews, Toronto.
R. S. Hudson, Toronto.
F. Gordon Osler, Toronto.
E. R. C. Clarkson, Toronto.
John Massey, Toronto.
Albert E. Gooderham, Toronto.
J. H. G. Hagarty, Toronto.
John Campbell, Edinburgh, Scotland.
William Mulock, Jr., Toronto.

SCHEDULE A.

Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
Fully called and paid.....	600,000	10	6,000,000	6,000,000	....

THE CANADIAN MORTGAGE INVESTMENT COMPANY

Head Office, Toronto, Ontario.

President—L. A. Hamilton. *Vice-President*—H. S. Osler, K.C.
Managing Director—F. W. G. Fitzgerald.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital fully called, total paid thereon	$964,100 00	
2. Ordinary joint stock capital, 50% called; total paid thereon	235,646 55	
3. Dividends declared in respect of (1), (2), but not yet paid	35,808 00	
4. Unappropriated profits in respect of (1), (2)	33,118 94	
5. Reserve fund in respect of (1), (2)	450,000 00	
6. Ordinary joint stock capital, payable by fixed periodical payments; total subscribed, $83,200, on which has been paid	31,884 39	
7. Dividends declared on (6), but not paid	907 50	
		$1,751,465 38
8. Special investment reserve		40,000 00

Liabilities to the Public.

9. Debentures payable in Canada maturing in 1919	$800 00	
10. Debentures payable in Canada maturing in subsequent years	3,344 92	
11. Interest due and accrued on (9), (10)	114 69	
12. Debentures payable elsewhere than in Canada maturing in 1919	248,710 00	
13. Debentures payable elsewhere than in Canada maturing in subsequent years	349,890 00	
14. Interest due and accrued on (12), (13)	4,106 64	
15. Other liabilities to the public, viz.:		
(*a*) Accounts payable	2,647 33	
(*b*) Fire loss, insurance awaiting disbursement	3,049 39	
(*c*) Deposits as guarantee for fulfilment of lease	1,000 00	
16. Unclaimed dividends	1,484 65	
17. Liabilities of the Corporation not shown as direct debts:		
(*a*) Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), $200,000.00.		
		615,147 62
Total liabilities		$2,406,613 00

ASSETS

Real Estate.

18. Office premises	$257,368 10	
19. Freehold land (including buildings) other than the foregoing	28,926 15	
		286,294 25

DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages	$1,504,388 01	
21. Contracts of sale	53,542 23	
22. Interest due and accrued on (20), (21)	7,240 60	
		1,565,170 84

STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada	$129,180 19	
24. Interest due and accrued on (23)	1,085 00	
		130,265 19
25. Other stocks and bonds		355,987 14

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

26. Principal	71 12

CASH.

27. On hand	$600 00	
28. In banks	59,663 53	
		60,263 53

UNSECURED DEBTS.

29. Accounts receivable	6,129 03

ASSETS NOT HEREINBEFORE MENTIONED.

30. Office furniture	2,431 90
Total assets	$2,406,613 00

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty, 8% per annum; (*b*) on other securities, 6% per annum.

Show by Provinces the amount of the mortgages owned by the Corporation. British Columbia, $119,892.11; Alberta, $726,884.60; Saskatchewan, $405,268.82; Manitoba, $109,783.66; Ontario, $102,949.09; Maritime, $100,392.56.

Loans written off, $2,000.00.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 52; amount, $81,050.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Price, Waterhouse & Co., C.A.
For 1919: Price, Waterhouse & Co., C.A., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1918, 3%; 2nd July, 1918, 3%.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, $255,987.14.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, $20,200.00.

DIRECTORS AT 31ST DECEMBER, 1918.

L. A. Hamilton, Toronto.
H. S. Osler, K.C., Toronto.
D. B. Hanna, Toronto.
Joseph Henderson, Toronto.
Hon. Wallace Nesbitt, K.C., Toronto.
F. W. G. Fitzgerald, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		$	$	$ c.	$ c.
Fully called	9,641	100	964,100	964,100 00	.....
50% called	4,590	100	459,000	229,500 00	229,500 00
Stock payable in fixed instalments	832	100	83,200	32,791 89	50,408 11
Totals	15,063	.....	1,506,300	1,226,391 89	279,908 11

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Peterborough, Ontario.

President and Managing Director—E. R. Wood.
Vice-President—H. C. Cox.
Vice-President and Assistant Manager—G. A. Morrow.
Secretary—A. B. Fisher.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,562,500 00	
2. Ordinary joint stock capital, 20% called; total paid thereon	187,500 00	
3. Dividends declared in respect of (1), (2), but not yet paid	43,750 00	
4. Unappropriated profits in respect of (1), (2)	92,074 12	
5. Reserve fund in respect of (1), (2)	1,750,000 00	
		$3,635,824 12

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$501,265 00	
7. Debentures payable in Canada maturing in subsequent years	889,919 41	
8. Interest due and accrued on (6), (7)	28,769 20	
9. Debentures payable elsewhere than in Canada maturing in 1919	531,118 80	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	1,649,889 11	
11. Interest due and accrued on (9), (10)	15,552 02	
12. Deposits including interest to December 31st, 1918, and on which the Company reserves the right to require thirty days' notice	1,351,693 07	
Special short term deposit from Finance Department, Dominion Government	500,000 00	
		5,468,206 61
Total liabilities		$9,104,030 73

ASSETS

Real Estate.

13. Office premises	$179,432 58

Debts Secured by Charges on Land.

14. First mortgages	$1,151,012 11	
15. Second and subsequent mortgages	159,249 13	
16. Interest due and accrued on (14), (15)	38,683 09	
		1,348,944 33

Stocks, Bonds and Debentures.

17. United Kingdom of Great Britain and Ireland	$187,227 60	
18. Dominion of Canada	346,313 69	
19. Provinces of Canada	9,859 00	
20. Municipalities situated in Canada	25,312 49	
21. Interest due and accrued on (17) to (20)	5,041 73	
		573,754 51

22. Other governments not authorized as trustee investments	$332,530 36	
23. Stocks and bonds of public utility companies situated in Canada	357,813 15	
24. Stocks and bonds of public utility companies situated outside of Canada	207,538 00	
25. Stocks of chartered banks	185,000 00	
26. Stocks and bonds of loan, trust and insurance companies	3,159,972 44	
27. Interest due and accrued on (22) to (26)	71,004 15	
		4,313,858 10
28. Other stocks and bonds	$816,877 94	
29. Interest due and accrued on (28)	6,110 49	
		822,988 43

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal	$1,322,039 05	
31. Interest due and accrued on (30)	51,700 61	
		1,373,739 66

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal	$245,500 00	
33. Interest due and accrued on (32)	6,687 20	
		252,187 20

CASH.

34. On hand	$83,206 08	
35. In banks and loan company	343,138 09	
		426,344 17
		$9,291,248 98
36. Less special reserve		187,218 25
Total assets		$9,104,030 73

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, 5.204%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.20%; (*b*) on other securities, 5.94%.

Show by provinces the amount of the mortgages owned by the Corporation. Ontario, $1,203,944.33; Manitoba, $85,494.00; Alberta, $59,506.00.

Amount of loans to directors at 31st December, 1918: $270,375.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: James A. Hall and Harry Vigeon, F.C.A.
For 1919: Jas A. Hall, Harry Vigeon, F.C.A., and Frank Vigeon, C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Ten per cent. for year, payable 2½% quarterly, on 1st January, April, July, and October, 1918.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans. $51,746.82.

The amount of interest on such loans taken credit for in your profit and loss account during the past year. $3,753.30.

DIRECTORS AT THE 9TH JANUARY, 1919:

E. R. Wood, Toronto.
H. C. Cox, Toronto.
G. A. Morrow, Toronto.
W. G. Morrow, Peterborough.
A. H. Cox, Toronto.
Sir Wm. Mackenzie, Toronto.
E. T. Malone, K.C., Toronto.
W. S. Hodgens, Toronto.
Richard Hall, Peterborough.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon
		$	$	$
Fully called.....	15,625	100	1,562,500	1,562,500
20 per cent. called	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750 000

COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto.

President—A. J. Jackson. *Manager*—A. J. Jackson.
Vice-President—Jas. H. Mitchell. *Secretary*—Jas. H. Mitchell.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Permanent preference stock capital fully called; total paid thereon	$2,436,402 74	
2. Ordinary permanent stock capital, 20% called; total paid thereon	20,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid	74,610 45	
4. Unclaimed dividends and balances	5,434 52	
5. Unappropriated profits in respect of (1), (2)	27,213 26	
6. Reserve fund in respect of (1), (2)	300,000 00	
7. Real estate reserve fund	100,000 00	
		$2,963,660 97

Liabilities to the Public.

8. Debentures payable in Canada maturing in 1919	$51,800 00	
9. Debentures payable in Canada maturing in subsequent years	7,150 00	
10. Interest due and accrued on (8), (9)	1,521 75	
11 Debentures payable elsewhere than in Canada maturing in 1919	188,082 06	
12 Debentures payable elsewhere than in Canada maturing in subsequent years	292,802 97	
13. Interest due and accrued on (11), (12)	3,531 49	
14. Money borrowed on security from chartered banks	441,911 35	
15. Interest due and accrued on (14)	324 81	
16. Other moneys borrowed on security from other sources	52,000 00	
17. Other liabilities to the public, viz.:		
(*a*) Appropriations for Federal Income Tax	11,314 06	
(*b*) Sundry accounts	2,306 32	
18. Liabilities of the Corporation not shown as direct debts: Liability for loans in process of completion (not extended), $3,200.00. Liability under any other contracts entered into by the Corporation not yet completed (not extended), $8,264,28.		
		$1,052,744 81
Total liabilities		$4,016,405 78

ASSETS

Real Estate.

19. Freehold land (including buildings) other than the foregoing	$523,401 81

Debts Secured by Charges on Land.

20. First mortgages	$1,054,517 14	
21. Second and subsequent mortgages, agreements for sale or purchase	191,394 59	
22. Interest due and accrued on (20), (21)	51,061 88	
		1,296,973 61

STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada	$54,843 26	
24. Municipalities situated in Canada	247,035 58	
25. Rural telephone companies authorized but not guaranteed by Provinces of Canada	530,141 27	
26. Interest due and accrued on (23), (24), (25)	35,398 50	
		867,418 61
27. Other governments not authorized as trustee investments	$596,760 21	
28. School districts situated in Canada	16,489 43	
29. Stocks and bonds of public utility companies situated in Canada	57,345 50	
30. Stocks and bonds of public utility companies situated outside of Canada	14,950 00	
31. Stocks of chartered banks	154,332 25	
32. Stocks and bonds of loan, trusts and insurance companies	6,323 50	
33. Interest due and accrued on (27) to (32)	13,044 39	
		859,245 28
34. Other stocks and bonds	$91,603 00	
35. Interest due and accrued on (34)	1,491 09	
		93,094 09

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

36. Principal	$2,000 00	
37. Interest due and accrued on (36)	37 81	
		2,037 81

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

38. Principal	$184,452 85	
39. Interest due and accrued on (38)	4,059 57	
		188,512 42

CASH.

40. In banks and trust company	104,338 80

UNSECURED DEBTS.

41. Sundry accounts	1,838 10

ASSETS NOT HEREINBEFORE MENTIONED.

42.		
(*a*) Loan expense, taxes and insurance premiums on items 20 and 21	$79,011 43	
(*b*) Accrued interest on monthly payment loans for December, 1918	533 82	
		79,545 25
Total assets		$4,016,405 78

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 4½%, 5%, 5¼%, and 5½%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty, 8.158%; (*b*) on other securities, stocks, 6.894%; bonds, 6.995%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, $292,981.24; Alberta, $360,856.70; Manitoba, $62,932.98; Ontario, $318,411.47; British Columbia, $19,360.88.

Loans transferred to real estate account during 1918: $57,547.35.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 18; amount, $27,393.76.

Amount of loans to directors at 31st December, 1918: $59,500.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 3%; July 2nd, 1918, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

A. J. Jackson, Toronto.
Jas. H. Mitchell, Toronto.
A. C. McMaster, Toronto.
W. R. White, K.C., Pembroke.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
Fully called permanent preference	245,501	10	2,455,010 00	2,436,402 74	18,607 26
20 per cent. called, ordinary permanent	10,000	10	100,000 00	20,000 00	None
Total	255,501	.....	2,555,010 00	2,456,402 74	18,607 26

THE CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Que.

President—J. H. Thors, Paris, France.
Vice-President—Hon. Sir A. R. Angers, Montreal.
General Manager—M. Chevalier.
Assistant Manager—T. R. Nelson.
General Secretary—J. Theo. Leclerc.
Agent for Ontario—William Edwin Long, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary Joint Stock Capital, 50% called; total paid thereon	$4,823,833 59	
2. Dividends declared in respect of (1), but not yet paid	69,325 19	
3. Unappropriated profits in respect of (1)	1,114,433 97	
4. Reserve fund in respect of (1)	4,198,176 97	
		$10,205,769 72

Liabilities to the Public.

5. Debenture stock payable elsewhere than in Canada	$37,978,145 28	
6. Interest due and accrued on (5)	296,889 60	
6. Other liabilities to the public viz.:		
(*a*) Due on loans in process of completion	95,942 06	
(*b*) Due on debentures and coupons not yet presented	1,299,788 69	
(*c*) Sundries	1,195,788 59	
		$40,866,554 22
Total liabilities		$51,072,323 94

ASSETS

Real Estate.

7. Office premises	$610,000 00	
8. Freehold land (including buildings) other than the foregoing	780,367 20	
		$1,390,367 20

Debts Secured by Charges on Land.

9. First mortgages	$36,496,738 24	
10. Interest due on (9)	606,325 48	
		37,103,063 72
11. Municipal and school securities, amount invested in		2,191,977 41

Stocks, Bonds and Debentures.

12. Debentures and bonds amounts invested in	5,211,932 50
13. Debts secured by call loans	839,081 18
14. Interest accrued but not yet due	345,024 70

Cash.

15. On hand	$13,824 71	
16. In banks	3,570,332 18	
		3,584,156 89

ASSETS NOT HEREINBEFORE MENTIONED.

17. Sundries	406,720 34
Total assets	$51,072,323 94

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.59%; (*b*) on other securities, 5.50%.

Show by Provinces the amount of the mortgages owned by the Corporation. Total, $36,496,738.24: Quebec, $18,843,341.74; Ontario, $3,903,892.31; Prince Edward Island, $2,374.88; Manitoba, $3,114,515.64; British Columbia, $4,186,109.96; Alberta, $3,249,019.47; Saskatchewan, $3,197,484.24.

Loans transferred to real estate account during 1918: $215,146.58.

Names and addresses of the censors respectively for 1918 and for 1919 (if appointed):
For 1918: J. O. Gravel and Tancrede Bienvenu, Montreal; L. de la Vallee-Poussin, Paris, France.
For 1919: J. O. Gravel and Geo. Gonthier, Montreal; L. de la Vallee-Poussin. Paris, France.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Once a year, 1st of June, on the base of 12%.

DIRECTORS AT 31ST DECEMBER, 1918:

J. H. Thors, Paris, France.
Hon. Sir A. R. Angers, Montreal;
Rene Brice, Paris, France.
Count Moise de Camondo, Paris, France.
A. Denfert Rochereau, Paris, France.
J. E. Moret, Paris, France.
M. Chevalier, Montreal.
Ch. Cahen, d'Anvers, Paris, France.
L. Escoffier, Paris, France.
Tancrède Bienvenu, Montreal.
Hon. Sir H. Laporte, Montreal.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	$	
50 per cent called...	100,000	500	50,000,000	4,823,833 59	.....
	100,000	.....	$9,647,667 19	4,823,833 59	.....

CROWN SAVINGS AND LOAN COMPANY

Head Office, Petrolea, Ontario.

President—J. L. Englehart. *Vice-President*—C. O. Fairbank.
Managing Director—Charles Egan.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$241,050 00	
2. Dividends declared in respect of (1), but not yet paid	7,231 50	
3. Unappropriated profits, respect of (1), profit and loss	7,409 65	
4. Reserve fund in respect of (1)	86,000 00	
		$341,691 15

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$22,850 00	
6. Debentures payable in Canada maturing in subsequent years	198,348 75	
7. Interest due and accrued on (5), (6), January 2nd, 1919	5,070 96	
8. Deposits (including unclaimed deposits)	108,999 97	
9. Interest on deposits, due and accrued (8), December 31st, 1918	3,184 33	
		338,454 01
Total liabilities		$680,145 16

ASSETS

Real Estate.

10. Office premises		$11,500 00

Debts Secured by Charges on Land.

11. First mortgages	$540,143 40	
12. Interest due and accrued on (11)	20,049 02	
		560,192 42

Stocks, Bonds and Debentures.

13. United Kingdom of Great Britain and Ireland	$40,000 00	
14. Dominion of Canada	20,850 00	
15. Other governments, authorized as trustee investments	12,383 11	
16. Interest due and accrued on (15)	421 92	
		73,655 03

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

17. Principal	$16,995 29	
18. Interest due and accrued on (17)	451 13	
		17,446 42

Cash.

19 On hand	$3,062 56	
20. In banks	14,288 73	
		17,351 29
Total assets		$680,145 16

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, 4¾%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6¼%; (*b*) on other securities, 5 to 6%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, $540,143.40.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, $6,662.32.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: W. R. Stephenson.
For 1919: W. R. Stephenson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th, 1918, 3%; December 31st, 1918, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

J. L. Englehart, Toronto.
C. O. Fairbank, Petrolea.
Charles Egan, Petrolea.
Wm. Mackesy, Oil City.
Robert Jackson, Petrolea.
B. P. Corey, Petrolea.
Thomas Simpson, Glen Rae.
W. B. Smith, Petrolea.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$
Fully called	4,821	50	241,050	241,050 00

THE DOMINION SAVINGS AND INVESTMENT SOCIETY

Head Office, London, Ontario.

President—Thomas H. Purdom, K.C. *Vice-President*—Alexander Purdom.
Managing Director—Nathaniel Mills.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$934,300 00	
2. Ordinary joint stock capital; total paid thereon	576 08	
3. Dividends declared in respect of (1), (2), but not yet paid	23,357 50	
4. Reserve fund in respect of (1), (2)	270,000 00	
5. Contingent fund in respect of (1), (2)	1,556 82	
		$1,229,790 40

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$99,355 00	
7. Debentures payable in Canada maturing in subsequent years	75,720 00	
8. Interest due and accrued on (6), (7)	3,336 00	
9. Debentures payable elsewhere than in Canada maturing in 1919	40,028 33	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	114,826 48	
11. Interest due and accrued on (9), (10)	974 00	
12. Deposits	758,413 83	
13. Money borrowed on security from chartered banks	23,971 07	
		$1,116,624 71
Total liabilities		$2,346,415 11

ASSETS

Real Estate.

14. Office premises	$230,850 88	
15. Freehold land (including buildings) other than the foregoing	133,211 37	
		364,062 25

Debts Secured by Charges on Land.

16. First mortgages	$1,099,466 82	
17. Second and subsequent mortgages, agreements for sale or purchase	85,662 73	
18. Interest due and accrued on (16), (17)	63,005 55	
		1,248,135 10

Stocks, Bonds and Debentures.

19. Dominion of Canada	$8,088 85	
20. Interest due and accrued on (19)	154 34	
		8,243 19
21. Other governments not authorized as trustee investments	$2,500 00	
22. Stocks of chartered banks	21,186 25	

23. Stocks and bonds of loan, trust and insurance companies	214,638 50	
24. Interest due and accrued on (21), (22), (23)	4,184 58	
25. Other stocks and bonds	303,525 23	
26. Interest due and accrued on (25)	6,307 58	
		552,342 14

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

27. Principal	138,514 04	
28. Interest due and accrued on (27)	3,879 40	
		142,393 44

CASH.

29. On hand	$3,977 55	
30. In banks	15,371 32	
		19,348 87

UNSECURED DEBTS.

31. Rents due and accrued	4,000 74	
		4,000 74

ASSETS NOT HEREINBEFORE MENTIONED

32. (*b*) Insurance policies	$7,753 70	
(*c*) Interest due and accrued	135 68	
		7,889 38
Total assets		$2,346,415 11

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.185%; on debentures, 5.07%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.09%; (*b*) on other securities, 5.33%.

Show by Provinces the amount of the mortgages owned by the Corporation: Alberta, $5,191.37; Manitoba, $209,696.49; Ontario, $1,370,395.02.

Show by countries other than Canada the amount of mortgages owned by the Corporation: United States, $26,904.47.

Loans transferred to real estate account during 1918: $36,983.11.
Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, $492.72.

Amount of loans to directors or their nominees at 31st December, 1918: $300,713.79.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: John Lochead, London, and W. J. Harvey, London.
For 1919: W. J. Harvey and O. C. Barrie, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, July 1st, at rate of five (5) per cent. per annum.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, $125,169.40.

The amount of interest due and unpaid, whether capitalized or not, $3,859.91.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, $7,505.61.

DIRECTORS AT 31ST DECEMBER, 1918:

Thomas H. Purdom, K.C., London.
Alexander Purdom, London.
W. J. McMurtry, Toronto.
Samuel Wright, London.
John Milne, London.
Nathaniel Mills, London.
John Purdom, London.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
Fully called stock.	20,000	50	1,000,000	934,876 08	65,123 92

DYMENT SECURITIES LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario.

President—A. E. Dyment. *Vice-President*—Thomas W. Baker.
Manager-Secretary—S. Dyment.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$652,200 00	
2. Dividends declared in respect of (1), but not yet paid	16,305 00	
3. Unappropriated profits in respect of (1)	95,397 57	
		$763,902 57

LIABILITIES TO THE PUBLIC.

4. Deposits	73,506 40	
5. Moneys borrowed without security from chartered banks	561 23	
6. Other liabilities to the public viz.:		
(*a*) Solicitor's fees	36 40	
		74,104 03
Total liabilities		$838,006 60

ASSETS

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

7. First mortgages	$403,779 55	
8. Second and subsequent mortgages, agreements for sale or purchase	8,091 68	
9. Interest due and accrued on (7), (8)	26,458 05	
		$438,329 28

STOCKS, BONDS AND DEBENTURES.

10. Stocks and bonds of public utility companies situated in Canada	$395,651 34	
11. Stocks and bonds of public utility companies situated outside of Canada	3,113 52	
		398,764 86

CASH.

12. On hand	912 46
Total assets	$838,006 60

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty, 6%; (*b*) on other securities, 6%.

Show by provinces the amount of mortgages owned by the Corporation: Ontario, $402,520.63; Saskatchewan, $35,808.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: W. R. King and J. B. Barr.
For 1919: W. R. King and J. B. Barr.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 5%.

DIRECTORS AT 31ST DECEMBER, 1918:

A. E. Dyment, Toronto.
Thos. W. Baker, London.
W. E. Wismer, London.
S. Dyment, Barrie.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
Fully called	6,522	100	652,200	652,200	.....

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest Ontario.

President—Duncan Weir. *Vice-President*—R. J. McCormack.
Manager-Secretary—N. Tripp.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$220,200 00	
2. Dividends declared in respect of (1), but not yet paid	6,606 00	
3. Reserve fund in respect of (1)	61,365 09	
		$288,171 09

Liabilities to the Public.

4. Debentures payable in Canada maturing in 1919	$19,660 00	
5. Debentures payable in Canada maturing in subsequent years	71,670 20	
6. Interest due and accrued on (4), (5)	1,690 00	
7. Deposits	112,922 09	
8. Unclaimed dividends	10 50	
		205,952 79
Total liabilities		$494,123 88

ASSETS

Real Estate.

9. Office premises	$3,000 00

Debts Secured by Charges on Land.

10. First mortgages	$211,517 45	
11. Interest due and accrued on (10)	14,700 00	
		226,217 45

Stocks, Bonds and Debentures.

12. Dominion of Canada	$4,768 45	
13. Provinces of Canada	5,018 10	
14. Municipalities situated in Canada	128,759 82	
15. Rural telephone companies guaranteed by provinces of Canada	25,934 05	
16. Interest due and accrued on (12) to (15)	6,700 00	
		171,180 42
17. Other governments not authorized as trustee investments—Anglo-French	$9,747 95	
18. School districts situated in Canada	49,899 38	
19. Stocks and bonds of public utility companies situated in Canada	5,428 15	
20. Interest due and accrued on (17), (18), (19)	2,860 00	
		67,935 48

Loans Secured by the Corporation's Own Stock or Bonds.

21. Principal	$9,637 85	
22. Interest due and accrued on (21)	740 00	
		10,377 85

CASH.

23. On hand	$1,338 67	
24. In banks	14,074 01	
		15,412 68
Total assets		$494,123 88

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.70%; on debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 5.95%; (*b*) on other securities, 6.00%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, $4,600; Ontario, $206,917.45.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: A. Williams, Alex. Jamieson.
For 1919: A. Williams, Alex. Jamieson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, at rate of 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

Duncan Weir, Forest.
R. J. McCormick, Watford.
P. Cairns, Forest.
Jas. Hutton, M.D., Forest.
John McE. Shaw, Thedford.
Wm. N. Ironside, Forest.
Walter Percy, Arkona.
John N. Douglas, Forest.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully called stock	4,402	50	220,200	220,200 00	Nil

THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

President—Sir Andrew H. L. Fraser.
Interim Secretary—W. A. Wood, Edinburgh.

Managers, Chief Agents and Attorneys for Ontario—Messrs. Wood, Gundy & Co.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$973,300 00	
2. Dividends declared in respect of (1), but not yet paid	12,166 25	
3. Unappropriated profits in respect of (1)	59,946 17	
4. Reserve fund in respect of (1)	68,131 00	
		$1,113,543 42

LIABILITIES TO THE PUBLIC.

5. Debentures payable elsewhere than in Canada maturing in 1919	122,768 00	
6. Debentures payable elsewhere than in Canada maturing in subsequent years	386,571 00	
7. Interest due and accrued on (5), (6)	3,556 91	
8. Deposits	122,538 46	
9. Interest on deposits, due and accrued (8)	758 14	
10. Other liabilities to the public, viz.:		
(*a*) Assumed mortgages	8,891 11	
(*b*) Income tax	29,363 59	
(*c*) Suspense	534 55	
		674,981 76
Total liabilities		$1,788,525 18

ASSETS

DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages	$1,569,106 44	
12. Second and subsequent mortgages, agreements for sale or purchase	128,107 36	
13. Interest due and accrued on (11), (12)	71,356 56	
		$1,768,570 36

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

14. Principal	12,251 49

CASH.

15. On hand	$173 04	
16. In banks	5,070 71	
		5,243 75

ASSETS NOT HEREINBEFORE MENTIONED.

17. Office furniture	2,459 58
Total assets	$1,788,525 18

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.75%; on debentures, 5.20%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 8.24%; (*b*) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, $1,537,037.69; Ontario, $32,068.75.

Loans transferred to real estate account during 1918: $30,854.85.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, $6,560.85.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Martin Currie & Co., Edinburgh.
For 1919: Martin Currie & Co., Edinburgh.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Ordinary shares, 5%, 29th January, 1918, and 12th September, 1918; preference shares, 5%, 15th April, 1918, and 15th October, 1918.

DIRECTORS AT 31ST DECEMBER, 1918:

Sir Andrew H. L. Fraser, Edinburgh.
Sir David Paulin, Edinburgh.
Thomas Jackson, Edinburgh.
James Macdonald, Edinburgh.
William Garden, Uttershill, Penicuik.
Samuel John Moore, Toronto.
Hon. Newton Wesley Rowell, Toronto.
George Herbert Wood, Toronto

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
			$ c.	$ c.	
Fully called					
Preference shares	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares	100,000	each	486,650 00	486,650 00	
Totals	200,000	.....	973,300 00	973,300 00	.....

THE FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario.

President—W. F. Nickle, K.C., M.P. *Vice-President*—Lt.-Col. A. B. Cunningham
Manager—R. C. Cartwright.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$200,000 00	
2. Dividends declared in respect of (1), but not yet paid	6,205 50	
3. Reserve fund in respect of (1)	30,000 00	
4. Contingent fund in respect of (1)	14,926 91	
		$251,132 41

Liabilities to the Public.

5. Deposits	$47,169 71	
6. Other liabilities to the public, viz.: Accounts payable	4 00	
		47,173 71
Total liabilities		$298,306 12

ASSETS

Real Estate.

7. Office premises	$5,038 11	
8. Freehold land (including buildings) other than the foregoing	7,781 41	
		$12,819 52

Debts Secured by Charges on Land.

9. First mortgages	$153,912 60	
10. Second and subsequent mortgages, agreements for sale or purchase	13,868 62	
11. Interest due and accrued on (9), (10)	5,417 67	
		173,198 89

Stocks, Bonds and Debentures.

12. Dominion of Canada	$4,769 05	
13. Other governments, authorized as trustee investments	9,976 65	
14. Municipalities situated in Canada	8,823 91	
15. Interest due and accrued on (12), (13), (14)	453 44	
		24,023 05
Other stocks and bonds		37,845 62

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

16. Principal	$13,500 00	
17. Interest due and accrued on (16)	375 00	
		13,875 00

Loans Secured by the Corporation's Own Stock or Bonds.

18. Principal	$25,752 98	
19. Interest due and accrued on (18)	657 13	
		26,410 11

CASH.

20. On hand	$402 01	
21. In banks	9,531 92	
		9,933 93

ASSETS NOT HEREINBEFORE MENTIONED.

22. Office furniture	200 00
Total assets	$298,306 12

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.23%; (*b*) on other securities, 6.14%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $123,941.22; Manitoba, $49,257.67.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: R. Easton Burns.
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 3rd, 1918, 2½%, and bonus, ½%; July 3rd, 1918, 2½%.

DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Nickle, K.C., M.P., Kingston. Lieut.-Col. A. B. Cunningham, Kingston, Ont
W. H. Moutray, Stella, Ont. A. D. Cartwright, Ottawa.
R. C. Cartwright, Kingston, Ont.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$	
Fully called	4,000	50	200,000	200,000	

GREAT WEST PERMANENT LOAN COMPANY

Head Office, Winnipeg, Manitoba.

President and Manager—W. T. Alexander. *Chief Agent and Attorney for Ontario*—
Secretary—F. H. Alexander. S. D. Lazier.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$2,407,500 00	
2. Reserve fund in respect of (1)	664,459 39	
3. Contingent reserve fund	300,000 00	
4. Instalment permanent stock payable by fixed periodical payment; total subscribed, $19,250.00, on which has been paid	5,078 81	
5. Dividends declared on (4), but not paid	1,274 71	
		$3,378,312 91

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$230,972 00	
7. Debentures payable in Canada maturing in subsequent years	674,835 72	
8. Debentures payable elsewhere than in Canada maturing in 1919	183,648 00	
9. Debentures payable elsewhere than in Canada maturing in subsequent years	310,634 98	
10. Interest due and accrued on (6) to (9)	25,210 66	
Deposits	691,574 42	
11. Money borrowed on security from chartered banks (Victory Loan Bonds)	50,000 00	
12. Other liabilities to the public, viz.:		
(*a*) Amounts unadvanced on mortgages loans	663 68	
(*b*) Sundry accounts payable	4,566 65	
(*c*) Reserve for Government income tax	5,558 66	
13. Unclaimed dividends	1,456 91	
		2,179,121 68
Liabilities of the Corporation not shown as direct debts: Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), $175,000.00 to Minister of Finance on Victory Loan Bonds.		
Total liabilities		$5,557,434 59

ASSETS

Real Estate.

14. Office premises	$327,472 66	
15. Freehold land (including buildings) other than the foregoing	1,173,705 54	
		$1,501,178 20

Debts Secured by Charges on Land.

16. First mortgages, $3,074,175.92; less interest due and unpaid, $602,138.67	$2,472,037 25	
17. Interest due and accrued on (16)	602,138 67	
		3,074,175 92

STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada	$325,250 00	
19. Interest due and accrued on (18)	1,542 53	
		326,792 53
20. Stocks of chartered banks	$52,115 00	
21. Stocks and bonds of loan, trust and insurance companies	125,311 88	
22. Interest due and accrued on (20), (21)	3,100 33	
		180,527 21

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal	$76,171 68	
24. Interest due and accrued on (23)	5,848 24	
		82,019 92

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

25. Principal	$5,650 00	
26. Interest due and accrued on (25)	281 50	
		5,931 50

CASH.

27. On hand	$31,594 76	
28. In banks	115,631 91	
		147,226 67

UNSECURED DEBTS.

29. Sundry accounts due company	4,718 54

ASSETS NOT HEREINBEFORE MENTIONED.

30. (*a*) Office furniture and fixtures, etc.	$31,287 00	
(*b*) Owing by Imperial Canadian Trust Company, on head office building and site	133,352 35	
(*c*) Loans on other securities	28,047 99	
(*d*) Commission and expense suspense account	42,176 76	
		234,864 10
Total assets		$5,557,434 59

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.531%; on debentures, 5.182%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 10.013%; (*b*) on other securities, 4.497%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $46,059.18; Manitoba, $1,154,897.03; Saskatchewan, $888,875.33; Alberta, $506,169.14; British Columbia, $478,175.24.

Loans written off, $152,497.93; loans transferred to real estate account during 1918, $213,525.43.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 108; amount, $192,068.59.

Amount of loans to directors at 31st December, 1918, $33,762.50.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: D. A. Pender, Slasor & Co.
For 1919: Not appointed yet.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? None declared in 1918.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, $133,352.35.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, $8,001.14.

DIRECTORS AT 31ST DECEMBER, 1918:

W. T. Alexander, Winnipeg.
D. E. Sprague, Winnipeg.
E. L. Taylor, Winnipeg.
S. D. Lazier, Belleville.
Hon. A. C. Rutherford, Edmonton.
A. D. Carscallen, Winnipeg.
J. H. G. Russell, Winnipeg.
R. G. Affleck, Winnipeg.
F. H. Alexander, Winnipeg.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called ..	24,075	100	2,407,500 00	2,407,500 00	.....
2. Partly called	192½	100	19,250 00	6,353 52	12,896 48
Totals.....	24,267½	.....	2,426,750 00	2,413,853 52	12,896 48

GREY AND BRUCE LOAN COMPANY

Head Office, Owen Sound, Ontario.

President—S. J. Parker.
Vice-President—Robert Wightman.
Manager and Secretary—Wm. P. Telford, Sr.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$443,450 00	
2. Ordinary joint stock capital, partly called; total paid thereon	725 00	
		$444,175 00
3. Dividends declared in respect of (1), (2), but not yet paid		13,324 80
4. Unappropriated profits in respect of (1), (2)		30 85
5. Reserve fund in respect of (1), (2)		67,000 00

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$16,520 00	
7. Debentures payable in Canada maturing in subsequent years	109,537 00	
8. Interest due and accrued on (6), (7)	2,256 29	
9. Deposits	129,608 50	
10. Moneys borrowed without security from chartered banks	3,038 07	
		260,959 86
Total liabilities		$785,490 51

ASSETS

Real Estate.

11. Office premises	$26,000 00	
12. Freehold land (including buildings) other than the foregoing	2,482 08	
		$28,482 08

Debts Secured by Charges on Land.

13. First mortgages	$578,402 19	
14. Insurance and sundry mortgage charges	1,814 10	
15. Interest due and accrued on (13), (14)	15,634 85	
		595,851 14

Stocks, Bonds and Debentures.

16. Dominion of Canada	$53,920 00	
17. Provinces of Canada, Ontario (including Hydro-Electric)	20,579 50	
Alberta	14,204 99	
18. Municipalities situated in Canada, Gr. Winnipeg Water Dist. Bonds	9,470 00	
19. Interest due and accrued on (16), (17), (18)	1,579 16	
		99,753 65

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

20. Principal	$25,403 83	
21. Interest due and accrued on (20)	2,567 50	
		27,971 33

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal		$30,957 10	
23. Interest due and accrued on (22)		731 36	
			31,688 46

CASH.

24. On hand	637 02

ASSETS NOT HEREINBEFORE MENTIONED.

25. (*a*) Office furniture		$671 00	
(*b*) Rents accrued		435 83	
			1,106 83
Total assets			$785,490 51

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6½%; (*b*) on other securities, 5½%.

Show by provinces the amount of the mortgages owned by the Corporation: All mortgages are in Ontario.

Amount of loans to directors at 31st December, 1918, $44,411.63.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. F. Armstrong and H .H. Burgess.
For 1919: A. F. Armstrong and H. H. Burgess.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st and July 1st, 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1918.

S. J. Parker, Owen Sound.
Robert Wightman, Owen Sound.
W. H. Taylor, Owen Sound.
Wm. Thomson, Dobbington.
W. J. Paterson, Owen Sound.
H. B. Smith, Owen Sound.
John Parker, Owen Sound.
G. S. Kilbourn, Owen Sound.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	
1. Fully called stock.....	8,869	50	443,450	443,450	.....
2. Partly called stock .	1,131	50	56,550	725	.....
Totals.....	10,000	.....	500,000	444,175	.....

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario.

President—Alexander Bain Petrie.
First Vice-President—Henry Howitt, M.D.
Second Vice-President—George D. Forbes.
Manager and Secretary-Treasurer—J. E. McElderry.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called total paid thereon	$582,500 00	
2. Ordinary joint stock capital, 20% called; total paid thereon	265,347 90	
3. Dividends declared in respect of (1), (2), but not yet paid	42,302 11	
4. Unappropriated profits in respect of (1), (2)	31,415 85	
5. Reserve fund in respect of (1), (2)	789,435 00	
		$1,711,000 86

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919, including overdue debentures	$445,160 47	
7. Debentures payable in Canada maturing in subsequent years	1,373,720 57	
8. Interest due and accrued on (6), (7)	38,814 59	
9. Debentures payable elsewhere than in Canada maturing in 1919	74,290 25	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	88,245 67	
11. Interest due and accrued on (9), (10)	3,998 45	
12. Deposits	569,252 11	
13. Interest on deposits, due and accrued (12)	8,496 14	
14. Money borrowed on security from chartered banks (on Victory Loan Bonds)	90,000 00	
15. Other liabilities to the public viz.:		
(*a*) War taxes accrued under the Special War Revenue Act, 1915	776 27	
(*b*) Reserved to pay war tax under the Business Profits War Tax Act, 1916	5,500 00	
		$2,698,254 52
Total liabilities		$4,409,255 38

ASSETS

Real Estate.

16. Office premises	$39,321 56	
17. Freehold land (including buildings) other than the foregoing	37,372 61	
		$76,694 17

Debts Secured by Charges on Land.

18. First mortgages	$1,839,796 10	
19. Sale agreements	59,237 25	
20. Interest due and accrued on (18), (19)	94,122 92	
		1,993,156 27

STOCKS, BONDS AND DEBENTURES.

21. United Kingdom of Great Britain and Ireland	$72,929 99	
22. Dominion of Canada	567,535 48	
23. Provinces of Canada	103,563 92	
24. Municipalities situated in Canada	464,969 75	
25. Interest due and accrued on (21) to (24)	23,894 80	
		1,232,893 94
26. Other governments not authorized as trustee investments, Anglo-French external loan bonds	$583,696 27	
27. Stocks and bonds of loan, trust and insurance companies, The Guelph Trust Co.	258,000 00	
28. Interest due and accrued on (26), (27)	14,515 00	
		856,211 27

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

29. Principal	$2,000 00	
30. Interest due and accrued on (29)	15 12	
		2,015 12

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

31. Principal	$23,328 00	
32. Interest due and accrued on (31)	635 04	
		23,963 04

CASH.

33. On hand	$18,632 01	
34. In banks	205,649 56	
		224,281 57

ASSETS NOT HEREINBEFORE MENTIONED.

35. Rents accrued	40 00
Total assets	$4,409,255 38

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918 : On deposits, 2.8047%; on debentures, 4.9069%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.5391%; (*b*) on other securities, 6.0881%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $359,365.16; Manitoba, $130,548.42; Saskatchewan, $1,090,484.21; Alberta, $412,758.48.

Loans transferred to real estate account during 1918, $12,967.03.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 8; amount, $10,585.57.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener.
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January and 2nd July, 10% per annum.

DIRECTORS AT 31ST DECEMBER, 1918.

Alexander Bain Petrie, Guelph.
Henry Howitt, M.D., Guelph.
George D. Forbes, Hespeler.
Charles E. Howitt, Guelph.
Wm. E. Phin, Hamilton.
J. E. McElderry, Guelph.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully called stock.....	11,650	50	582,500	582,500 00	.....
Partly "	7,654	50	382,700	265,347 90	117,352 10
Totals.....	19,304	.....	965,200	847,847 90	117,352 10

THE HAMILTON PROVIDENT AND LOAN SOCIETY

Head Office, Hamilton, Ont.

President—George Hope.
Vice-President—Joseph J. Greene.
Manager and Secretary—Donald M. Cameron.

BALANCE SHEET AS AT 31st, DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00	
2. Ordinary joint stock capital party called; total paid thereon	200,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid	48,000 00	
4. Reserve fund in respect of (1), (2)	1,200,000 00	
5. Contingent fund in respect of (1), (2)	28,840 35	
		$2,476,840 35

Liabilities to the Public.

6. Debenture stock payable elsewhere than in Canada	$372,786 66	
7. Interest due and accrued on (6)	2,485 25	
8. Debentures payable in Canada maturing in 1919	68,960 00	
9. Debentures payable in Canada maturing in subsequent years	254,599 30	
10. Interest due and accrued on (8), (9)	5,954 25	
11. Debentures payable elsewhere than in Canada maturing in 1919	31,455 00	
12. Debentures payable elsewhere than in Canada maturing in subsequent years	499,619 27	
13. Interest due and accrued on (11), (12)	5,349 50	
		1,241,209 23
14. Deposits		850,113 15
15. Other liabilities to the public viz.: War tax		3,625 43
16. Liability for loans in process of completion		7,684 82
Total liabilities		$4,579,472 98

ASSETS

Real Estate.

17. Office premises	$93,000 00

Debts Secured by Charges on Land.

18. First mortgages	$3,743,902 42	
19. Agreements for sale or purchase	82,722 00	
20. Interest due and accrued on (18), (19)	152,225 38	
		3,978,849 80

Stocks, Bonds and Debentures.

21. Dominion of Canada	$91,097 80	
22. Provinces of Canada	48,863 05	
23. Municipalities situated in Canada	138,958 65	
		278,919 50

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal		7,938 85

CASH.

25. On hand	$5,444 80	
26. In banks	215,320 03	
		220,764 83
Total assets		$4,579,472 98

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.76%; on debentures, 5.15%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.26%; (*b*) on other securities, 5.57%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $1,830,797.80; Manitoba, $1,457,832.70; Saskatchewan, $690,039.30.

Loans written off, $645.13.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 3; amount, $12,425.00.

Names and adresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton.
For 1919: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, and 2nd July, 8% per annum.

DIRECTORS AT 31ST DECEMBER, 1918.

George Hope, Hamilton.
Joseph J. Greene, Hamilton.
Stanley Mills, Hamilton.
Henry L. Roberts, Grimsby.
Wm. Hendrie, Hamilton.
William A. Wood, Hamilton.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
Fully called stock	10,000	100	1,000,000	1,000,000	.....
Partly called stock	10,000	100	1,000,000	200,000	800,000
Totals	20,000	.....	2,000,000	1,200,000	800,000

HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario.

President—T. G. Meredith, K.C.
First Vice-President and General Manager—Hume Cronyn.
Second Vice-President—F. E. Leonard.
Secretary—M. Aylsworth.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon		$2,000,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon		500,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid		75,000 00	
4. Unappropriated profits in respect of (1), (2)		23,337 54	
5. Reserve fund in respect of (1), (2)		3,300,000 00	
6. Officers' Pension Fund		10,000 00	
			$5,908,337 54

Liabilities to the Public.

7. Debentures payable in Canada maturing in 1919	$1,546,190 34		
8. Debentures payable in Canada maturing in subsequent years	3,668,939 71		
		$5,215,130 05	
9. Interest due and accrued on (7), (8)		92,280 46	
10. Debentures payable elsewhere than in Canada maturing in 1919	$1,097,547 70		
11. Debentures payable elsewhere than in Canada maturing in subsequent years	2,762,179 46		
		3,859,727 16	
12. Interest due and accrued on (10), (11)		27,301 64	
13. Deposits		3,104,973 21	
			12,299,412 52
14. Liabilities of the Corporation not shown as direct debts		.....	
Liability for loans in process of completion (not extended), $795,784.00.			
Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), $109,150.00.			
Total liabilities			$18,207,750 06

ASSETS

Real Estate.

15. Office premises	$249,903 01

Debts Secured by Charges on Land.

16. First mortgages	$10,471,100 00		
Less amount retained to pay prior mortgages	61,429 58		
		$10,409,670 42	
			$10,409,670 42

STOCKS, BONDS AND DEBENTURES.

17. United Kingdom and Great Britain and Ireland (Anglo-French)	$391,663 29	
18. Dominion of Canada	1,334,776 24	
19. Provinces of Canada	463,343 19	
20. Municipalities situated in Canada	1,224,337 20	
21. Rural telephone companies guaranteed by provinces of Canada	734,307 90	
22. Interest due and accrued on (17) to (21)	100,202 06	
		4,248,629 88
23. Other governments not authorized as trustee investments	$9,954 22	
24. School districts situated in Canada	670,921 16	
25. Interest due and accrued on (23), (24)	21,096 84	
		701,972 22
26. Other stocks and bonds	$82,041 05	
27. Interest due and accrued on (26)	596 95	
		82,638 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal	$5,190 39	
29. Interest due and accrued on (28)	65 61	
		5,256 00

CASH.

30. On hand	$55,223 63	
31. In banks	1,273,596 90	
		1,328,820 53

ASSETS NOT HEREINBEFORE MENTIONED.

32. Office furniture, not shown as on asset	
33. Permanent stock of other corporations, fully paid up	1,180,860 00
Total assets	$18,207,750 06

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 2.9898%; on debentures, 4.8949%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.3963%; (*b*) on other securities, 6.4088%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $6,668,722.00; Saskatchewan, $2,562,024.00; Manitoba, $963,849.00; Alberta, $276,505.00.

Loans written off, $212.61.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 14; amount, $43,971.62.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: M. H. Rowland, London, and F. G. Jewell, C.A., London.
For 1919: M. H. Rowland, and F. G. Jewell, C.A., London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 3%; 2nd April, 3%; 2nd July, 3%; and 1st October, 3%.

DIRECTORS AT 31ST DECEMBER, 1918.

T. G. Meredith, K.C., London.
Hume Cronyn, London.
F. E. Leonard, London.
Philip Pocock, London.
H. E. Gates, London.
F. R. Eccles, M.D., LL.D., London.
George T. Brown, London.
Robt. Fox, London.
A. H. M. Graydon, London.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	——		
		$	$	$	$
Fully called stock	40,000	50	2,000,000	2,000,000 00	.....
Partly called stock	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals.	90,000	.....	4,500,000	2,500,000 00	2,000,000 00

INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia.

President—John Cowan, K.C. *Second Vice-President*—John McFarlane.
First Vice-President—W. G. Willoughby. *Manager and Secretary*—D. N. Sinclair.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$633,850 00	
2. Dividends declared in respect of (1), but not yet paid	25,354 00	
3. Unappropriated profits in respect of (1)	510 10	
4. Reserve fund in respect of (1)	375,000 00	
		$1,034,714 10

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$139,144 48	
6. Debentures payable in Canada maturing in subsequent years	510,417 34	
7. Interest due and accrued on (5), (6)	13,899 47	
8. Deposits	718,822 99	
9. Interest on deposits, due and accrued (8)	24,599 04	
		1,406,883 32
Total liabilities		$2,441,597 42

ASSETS

Real Estate.

10. Office premises	$19,193 43

Debts Secured by Charges on Land.

11. First mortgages	$1,731,070 76	
12. Interest due and accrued on (11)	76,553 12	
		1,807,623 88

Stocks, Bonds and Debentures.

13. Dominion of Canada	$99,345 47	
14. Provinces of Canada	10,000 00	
15. Municipalities situated in Canada	353,808 69	
16. Rural telephone companies guaranteed by provinces in Canada	26,441 93	
17. Interest due and accrued on (13) to (16)	11,481 85	
		501,077 94
18. School districts situated in Canada	4,800 00	
19. Interest due and accrued on (18)	168 06	
		4,968 06

Loans Secured by the Corporation's Own Stock or Bonds.

20. Principal	$29,807 77	
21. Interest due and accrued on (20)	1,288 98	
		31,096 75

CASH.

22. On hand	$9,867 35	
23. In banks	63,270 01	
		73,137 36

ASSETS NOT HEREINBEFORE MENTIONED.

24. Office furniture	4,500 00
Total assets	$2,441,597 42

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.34%; on debentures, 4.78%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6%; (*b*) on other securities, 5¾%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $1,478,497.78; Saskatchewan, $233,748.29; Alberta, $95,377.81.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, $2,619.46.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Henry Ingram and A. B. Telfer.
For 1919: Henry Ingram and Henry Conn, B.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, at rate of 8% per annum.

DIRECTORS AT 31ST DECEMBER, 1918.

John Cowan, K.C., Sarnia.
W. G. Willoughby, Watford.
John McFarlane, Sarnia.
Malcolm McGugan, Mount Brydges.
Wm. G. Hall, Watford.
Wm. McDonald, Brigden.
Byron Stephens, Brigden.
William Armstrong, Wyoming.
John H. Anderson, Oil Springs.
Thomas Paul, Sarnia.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully called stock	12,700	50	635,000	633,850 00	1,150 00

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario.

President—Norman S. Gurd. *Vice-President*—David Milne.
Manager—J. H. Kittermaster.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$789,750 00	
2. Dividends declared in respect of (1), but not yet paid	47,385 00	
3. Reserve fund in respect of (1)	760,000 00	
4. Contingent fund in respect of (1)	10,770 94	
		$1,607,905 94

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$239,532 24	
6. Debentures payable in Canada maturing in subsequent years	235,135 34	
7. Interest due and accrued on (5), (6)	11,321 85	
8. Deposits	968,025 54	
9. Interest on deposits, due and accrued (8)	39,938 45	
		$1,493,953 42
Total liabilities		$3,101,859 36

ASSETS

Real Estate.

10. Office premises	$15,000 00	
11. Freehold land (including buildings) other than the foregoing	21,562 91	
		$36,562 91

Debts Secured by Charges on Land.

12. First mortgages	$2,487,830 34	
13. Interest due and accrued on (12)	101,330 57	
		2,589,160 91

Stocks, Bonds and Debentures.

14. Dominion of Canada	$74,200 00	
15. Other governments, authorized as trustee investments	97,400 00	
16. Municipalities situated in Canada	94,308 75	
17. Interest due and accrued on (14), (15), (16)	3,308 62	
		269,217 37
18. Other stocks and bonds	$10,000 00	
19. Interest due and accrued on (18)	164 00	
		10,164 00

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

20. Principal	$26,826 88	
21. Interest due and accrued on (20)	225 65	
		27,052 53

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal	$44,287 37	
23. Interest due and accrued on (22)	1,361 16	
		45,648 53

CASH.

24. On hand	$16,273 32	
25. In banks	107,779 79	
		124,053 11
Total assets		$3,101,859 36

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.99%; on debentures, 4.50%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.16%; (*b*) on other securities, 5.97%.

Show by provinces the amount of the mortgages owned by the Corporation: Manitoba, $1,505.00; Ontario, $2,566,086.83.

Show by countries other than Canada the amount of mortgages owned by the Corporation: United States, $21,569.08.

Number and amount of mortgages other than (5), upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, $841.96.

Amount of loans to directors at 31st December, 1918, $4,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. F. Wade, Alex. Saunders, Sarnia.
For 1919: A. F. Wade, Alex. Saunders, Sarnia.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd, 4%, half yearly.

DIRECTORS AT 31ST DECEMBER, 1918.

Norman S. Gurd, Sarnia.
David Milne, Sarnia.
W. J. Hanna, Toronto.
John Webster, Florence.
F. F. Pardee, Sarnia.
Robert Mackenzie, Sarnia.
John D. Livingston, Forest.
John Scott, Wallaceburg.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	___		
		$	$	$	
Fully called stock.....	15,795	50	789,750	789,750	.....

LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario.

President—C. S. Scott, F.C.A. *Vice-President*—Robert Hobson.
Managing Director—C. W. Cartwright.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid	40,000 00	
3. Unappropriated profits in respect of (1)	6,732 76	
4. Reserve fund in respect of (1)	880,000 00	
		$1,926,732 76

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$84,185 75	
6. Debentures payable in Canada maturing in subsequent years	181,000 77	
7. Interest due and accrued on (5), (6)	3,663 86	
8. Debentures payable elsewhere than in Canada maturing in 1919	118,357 32	
9. Debentures payable elsewhere than in Canada maturing in subsequent years	331,541 38	
10. Interest due and accrued on (8), (9)	3,214 53	
11. Deposits	875,885 16	
12. Other liabilities to the public, viz.: Taxes, valuations, Commissioners, etc.	3,101 95	
13. Unclaimed dividends	90 00	
		1,601,040 72
Total liabilities		$3,527,773 48

ASSETS

Real Estate.

14. Office premises	$65,000 00	
15. Freehold land (including buildings) other than the foregoing	850 00	
		$65,850 00

Debts Secured by Charges on Land.

16. First mortgages	$2,769,500 69	
17. Second and subsequent mortgages, agreements for sale or purchase	18,217 31	
18. Interest due and accrued on (16) (17)	120,856 25	
		2,908,574 25

Stocks, Bonds and Debentures.

19. Dominion of Canada	$197,263 38	
20. Provinces of Canada	15,000 00	
21. Municipalities situated in Canada	51,021 22	
22. Interest due and accrued on (19), (20), (21)	2,161 53	
		265,446 13
23. Stocks and bonds of public utility companies situated in Canada	$17,981 30	
24. Interest due and accrued on (23)	225 00	
		18,206 30

25. Other stocks and bonds	$107,410 00	
26. Interest due and accrued on (25)	813 89	
		108,223 89

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal	$40,031 20	
28. Interest due and accrued on (27)	922 01	
		40,953 21

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

29. Principal	$8,161 00	
30. Interest due and accrued on (29)	212 03	
		8,373 03

CASH.

31. On hand	$3,770 81	
32. In banks	108,375 86	
		112,146 67
Total assets		$3,527,773 48

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.675%; on debentures, 5.074%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.292%; (*b*) on other securities, 5.673%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $1,395,280.03; Manitoba, $1,513,294.22.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 5; amount, $22,564.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: R. E. Young, Toronto; G. E. F. Smith, Hamilton.
For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1918, 4%; 2nd July, 1918, 4%.

DIRECTORS AT 31ST DECEMBER, 1918:

C. S. Scott, F.C.A., Hamilton.
Robert Hobson, Hamilton.
Paul J. Myler, Hamilton.
Charles Mills, Hamilton.
E. H. Ambrose, Hamilton.
C. W. Cartright, Hamilton.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully paid stock	10,000	100	1,000,000	1,000,000 00	.....
Totals.....	10,000	100	1,000,000	1,000,000 00	.....

LONDON AND CANADIAN LOAN AND AGENCY COMPANY

Head Office, Toronto, Ontario.

President—Thomas Long. *Manager*—Vernon B. Wadsworth.
Vice-President—Casimir S. Gzowski. *Secretary*—William Wedd, Jr.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	1,250,000 00	
2. Dividends declared in respect of (1), but not yet paid	25,000 00	
3. Unappropriated profits in respect of (1)	24,981 03	
4. Reserve fund in respect of (1)	900,000 00	
		$2,199,981 03

Liabilities to the Public.

5. Debenture stock payable elsewhere than in Canada	$414,445 33	
6. Interest due and accrued on (5)	2,089 00	
7. Debentures payable in Canada maturing in 1919, and certificates payable at fixed dates	7,186 00	
8. Debentures payable elsewhere than in Canada maturing in 1919, and certificates payable at fixed dates	665,760 00	
9. Debentures payable elsewhere than in Canada maturing in subsequent years, and certificates payable at fixed dates	1,512,871 65	
10. Interest due and accrued on (8), (9)	51,358 00	
11. Other liabilities to the public viz.: (*a*) Sundry creditors	767 96	
12. Mortgages payable on real estate vested in the company	1,500 00	
		2,655,977 94
Total liabilities		$4,855,958 97

ASSETS

Real Estate.

13. Freehold land (including buildings)		$40,235 00

Debts Secured by Charges on Land.

14. First mortgages	$3,737,171 66	
15. Second and subsequent mortgages, agreements for sale or purchase (covering property held under Company's own first mortgages)	339,691 00	
16. Interest due and accrued on (14), (15)	155,045 00	
		4,231,907 66

Stocks, Bonds and Debentures.

17. Dominion of Canada	$224,678 70	
18. Provinces of Canada	2,968 42	
19. Municipalities situated in Canada	197,942 12	
20. Interest due and accrued on (17) (18), (19)	9,626 35	
		435,215 59
21. School districts situated in Canada	$7,511 90	
22. Interest due and accrued on (21)	392 03	
		7,903 93

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal	$8,652 50	
24. Interest due and accrued on (23)	142 47	
		8,794 97

CASH.

25. In banks	131,901 82
Total assets	$4,855,958 97

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7½%; (*b*) on other securities, 5½%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $1,068,426.00; Manitoba, $1,193,516.00; Saskatchewan, $1,855,154.00.

Loans transferred to real estate account during 1918, $27,650.00.

Number and amount of mortgages other than loans transferred to real estate upon which compulsory proceedings have been taken by the Corporation in 1918: No. 14; amount, $17,995.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: Lieut.-Colonel James George, F.C.A., Rutherford Williamson, C.A., both of Toronto.
For 1919: Same auditors re-appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October, 2% on each occasion.

DIRECTORS AT 31ST DECEMBER, 1918:

Thomas Long, Toronto. A. H. Campbell, Toronto.
Casimir S. Gzowski, Toronto. Charles C. Dalton, Toronto.
Colin M. Black, W.S., Edinburgh, Scotland William C. Noxon, Toronto.
Goldwin Larratt Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called.....	25,000	50	1,250,000	1,250,000	Nil

LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario.

President—G. G. McCormick.
First Vice-President—Thomas Baker.
Second Vice-President—W. E. Robinson.
Manager—M. J. Kent.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$887,849 44	
2. Dividends declared in respect of (1), but not yet paid	13,317 41	
3. Unappropriated profits in respect of (1)	2,385 03	
4. Reserve fund in respect of (1)	360,000 00	
5. Contingent fund in respect of (1)	4,790 35	
		$1,268,342 23

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$79,842 82	
7. Debentures payable in Canada maturing in subsequent years	268,455 03	
8. Interest due and accrued on (6), (7)	7,035 92	
9. Debentures payable elsewhere than in Canada maturing in 1919	144,909 85	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	487,469 83	
11. Interest due and accrued on (9), (10)	4,258 39	
12. Deposits	671,824 64	
13. Other liabilities to the public, viz.: (*a*) Government tax	560 00	
		1,664,356 48
Total liabilities		$2,932,698 71

ASSETS

Real Estate.

14. Office premises	$63,000 00

Debts Secured by Charges on Land.

15. First mortgages	1,860,078 00

Stocks, Bonds and Debentures.

16. United Kingdom of Great Britain and Ireland and France, $100,000 taken at 93	$93,000 00	
17. Dominion of Canada	842 00	
18. Municipalities situated in Canada	4,534 00	
		98,376 00
19. Other governments not authorized as trustee investments taken at cost	$60,750 00	
20. School districts situated in Canada, included in (23)	.....	
21. Stocks and bonds of loan, trust and insurance companies	559,171 00	
		619,921 00
22. Government stamps		30 00

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

23. Principal	35,797 00

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal		49,109 00

CASH.

25. On hand	$11,270 68	
26. In banks	193,882 59	
		205,153 27

UNSECURED DEBTS.

27. Rents accrued	1,234 44
Total assets	$2,932,698 71

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 2.653%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7%; (*b*) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario balance, $1,860,078.00.

Loans transferred to real estate account during 1918: $2,020.00.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 6; amount, $117,772.00.

Maximum amount loaned to directors during 1918: $57,021.10.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. Screaton, and W .B. Worfman.
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 2nd, July 2nd, and October 1st, 1½% and ¼% bonus.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, $655,700.00.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, $49,476.39.

The aggregate amount of any prior charges or mortgages on lands, properties as assets securing such mortgages or other securities, $215,000.00.

DIRECTORS AT 31ST DECEMBER, 1918:

G. G. McCormick, London. W. E. Robinson, London.
Thomas Baker, London. Chas. R. Hunt, London, Ont.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	——		
		$	$	$ c.	$ c.
Fully called stock.....	20,000	50	1,000,000	887,849 44	112,150 56
	20,000	.....	1,000,000	887,849 44	112,150 56

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario.

President—William Henwood. *Vice-President*—Thomas Wickett.
Manager—Walter J. Helm.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital called; total paid thereon	$360,000 00	
2. Dividends declared in respect of (1), but not yet paid not including item (10)	14,400 00	
3. Unappropriated profits in respect of (1)	23,749 81	
4. Reserve fund in respect of (1)	275,000 00	
		$673,149 81

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$227,389 72	
6. Debentures payable in Canada maturing in subsequent years	320,651 39	
7. Interest due and accrued on (5), (6)	12,502 30	
8. Deposits	302,252 27	
9. Interest on deposits, due and accrued (8)	910 00	
10. Unclaimed dividends	54 00	
		863,759 68
Total liabilities		$1,536,909 49

ASSETS

Real Estate.

11. Office premises	$5,000 00

Debts Secured by Charges on Land.

12. First mortgages	$919,620 82	
13. Interest due and accrued on (12)	15,601 27	
		935,222 09

Stocks, Bonds and Debentures.

14. United Kingdom of Great Britain and Ireland	$14,852 48	
15. Dominion of Canada	92,464 73	
16. Provinces of Canada, Ontario	15,785 22	
17. Other governments, authorized as trustee investments.	49,075 07	
18. Municipalities situated in Canada	234,257 18	
19. Interest due and accrued on (14) to (18)	8,027 58	
		414,462 26
20. Stocks and bonds of public utility companies situated in Canada	$8,809 16	
21. Interest due and accrued on (20)	119 75	
		8,928 91

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

22. Principal	18,900 00

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Principal	$2,003 00	
24. Interest due and accrued on (23)	28 80	
		2,031 80

CASH.

25. On hand	$2,440 95	
26. In banks	149,850 83	
		152,291 78

ASSETS NOT HEREINBEFORE MENTIONED.

27. Rents accrued	72 65
Total assets	$1,536,909 49

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.68%; on debentures, 4.82%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.71%; (*b*) on other securities, bonds, 5.574%; call loans, 6%; loans to shareholders, 6%.

Show by Provinces the amount of the mortgages owned by the Corporation: $919,620.82 all in Ontario.

Loans written off, $798.23.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: H White and N. S. Choate, Port Hope. For 1919: H. White and N. S. Choate, Port Hope.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 4%, and July 2nd, 1918, 4%.

DIRECTORS AT 31ST DECEMBER, 1918:

William Henwood, Port Hope, Ont.
Thomas Wickett, Port Hope, Ont.
A. Melville Westington, Canton, Ont.
Henry Mulligan, Millbrook, Ont.
Thomas Roberts, Port Hope, Ont.
Walter J. Helm, Port Hope, Ont.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	——		
		$	$	$ c.	
Fully called	36,000	10	360,000	360,000 00	.....

ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario.

President—John McClary.
Vice-President—Alfred M. Smart.
Manager and Secretary-Treasurer—Alfred M. Smart.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,550,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon	200,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid	39,375 00	
4. Unappropriated profits in respect of (1), (2)	43,942 05	
5. Reserve fund in respect of (1), (2)	2,050,000 00	
		$3,883,317 05

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$289,434 80	
7. Debentures payable in Canada maturing in subsequent years	737,885 75	
8. Interest due and accrued on (6), (7)	16,582 50	
9. Debentures payable elsewhere than in Canada maturing in 1919	518,723 40	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	846,664 42	
11. Interest due and accrued on (9), (10)	14,769 03	
12. Deposits	825,413 79	
Interest on deposits, due and accrued (12) capitalized during the year ($28,622.50).		
13. Liability for loans in process of completion (not extended), $22,190.00.		
		3,249,473 69
Total liabilities		$7,132,790 74

ASSETS

Real Estate.

14. Office premises	$57,000 00	
15. Freehold land (including buildings) other than the foregoing	92,370 92	
		$149,370 92

Debts Secured by Charges on Land.

16. First mortgages, less amount retained to pay prior mortgages, $6,727.86	$5,052,451 04	
17. Agreements for sale or purchase	30,383 07	
18. Interest due and accrued on (16), (17)	139,492 96	
		5,222,327 [illegible]

STOCKS, BONDS AND DEBENTURES.

19. United Kingdom of Great Britain and Ireland	$24,939 32		
20. Dominion of Canada	607,203 91		
21. Provinces of Canada	190,980 04		
22. Municipalities situated in Canada	445,214 57		
23. Rural telephone companies guaranteed by Provinces of Canada	18,461 15		
24. Interest due and accrued on (19) to (23)	17,266 28		
		1,304,065 27	
25. Other governments not authorized as trustee investments	$97,793 59		
26. School districts situated in Canada	45,225 65		
27. Stocks and bonds of public utility companies situated in Canada	24,125 95		
28. Interest due and accrued on (25) to (27)	3,584 02		
		170,729 21	
29. Other stocks and bonds	3,000 00	3,000 00	
		$1,477,794 48	
Less provision for equalization to market value of securities and possible though unanticipated losses		55,000 00	
			1,422,794 48

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal		$104,695 89	
31. Interest due and accrued on (30)		872 05	
			105,567 94

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal (*a*) Stock	$369 56		
(*b*) Bonds	926 36		
		$1,295 92	
33. Interest due and accrued on (32)		7 20	
			1,303 12

CASH.

34. In banks	231,427 21
Total assets	$7,132,790 74

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.4451%; on debentures, 4.8593%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.2101%; (*b*) on other securities, 5.8840%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $3,240,136.40; Manitoba, $1,121,680.00; Alberta, $248,512.75; Saskatchewan, $611,997.92.

Loans transferred to real estate account during 1918: $36,707.86.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, $1,111.72.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: F. G. Jewell, C.A., and J. F. Kern, London. For 1919: F. G. Jewell, C.A., and J. F. Kern, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October, 2¼% each time.

DIRECTORS AT 31ST DECEMBER, 1918:

John McClary, London.
A. M. Smart, London.
Thos. H. Smallman, London.
Lt.-Col. Wm. M. Gartshore, London.
John M Dillon, London.
Chas. R. Somerville, London.
Moses Masuret, London.

SCHEDULE A.

Class 1.--Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$ c.	$ c.
Fully called stock	31,000	50	1,550,000	1,550,000 00	.....
Partly "	20,000	50	1,000,000	200,000 00	800,000 00
Total	51,000	.....	2,550,000	1,750,000 00	800,000 00

THE PEOPLE'S LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario.

President—Wm. F. Roome, M.D. *Manager*—A. A. Campbell.
Vice-President—A. A. Campbell. *Secretary-Treasurer*—Wm. Spittal.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$482,953 70	
2. Unappropriated profits in respect of (1)	2,149 23	
3. Reserve fund in respect of (1)	55,000 00	
		$540,102 93

Liabilities to the Public.

4. Debentures payable in Canada maturing in 1919	$42,019 11	
5. Debentures payable in Canada maturing in subsequent years	75,200 00	
6. Interest due and accrued on (4), (5)	1,258 03	
		118,477 14
7. Deposits		233,892 87
8. Moneys borrowed without security from chartered banks		15,000 00
Total liabilities		$907,472 94

ASSETS

Real Estate.

9. Office premises	$34,000 00

Debts Secured by Charges on Land.

10. First mortgages	$710,444 48	
11. Interest due and accrued on (10)	15,540 68	
		725,985 16

Stocks, Bonds and Debentures.

12. Provinces of Canada	$7,830 03	
13. Municipalities situated in Canada	9,332 71	
14. Rural telephone companies guaranteed by Provinces of Canada	2,278 83	
15. Interest due and accrued on (12), (13), (14)	22 04	
		19,463 61
16. School districts situated in Canada	$177 75	
17. Stocks and bonds of public utility companies situated outside of Canada	27,844 09	
18. Stocks and bonds of loan, trust and insurance companies	348 42	
19. Interest due and accrued on (16), (17), (18)	488 89	
		28,859 15
20. Other stocks and bonds, The Premier Trust Co.		55,000 00

Loans Secured by the Corporation's Own Stock or Bonds.

21. Principal	$2,445 00	
22. Interest due and accrued on (21)	33 46	
		2,478 46

CASH.

23. On hand	$10,896 15	
24. In banks	25,049 79	
		35,945 94

ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture and bankers' steel chests	$4,500 00	
26. Accrued rent, $294.34; special loans, $450.00; auxiliary safes, $496.28	1,240 62	
		5,740 62
Total assets		$907,472 94

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.24%; on debentures, 5.15%

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.5832%; (*b*) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Loans written off, $363.43; loans transferred to real estate account during 1918, $8,720.88.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 3; amount, $11,660.85.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: O. H. Talbot, A. G. Talbot.
For 1919: To be appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 5% June 30th, December 31st.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans:
The aggregate amount of instalments of principal in arrears, loaned payable on demand, $5,666.42.
The amount of interest on such loans taken credit for in your profit and loss account during the past year, $207.47.

DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Roome, M.D., London.
A. A. Campbell, London.
W. H. Moorehouse, M.D., London.
Wm. Spittal, London.
Malcolm McGugan, Strathroy.
Fred. G. Rumball, London.
A. W. Peene, Hamilton.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$ c.	$ c.	$ c.
Fully called	4,719	100	471,900 00	471,900 00	.....
Instalment stock (payable by fixed periodical payments and still in process of payment)	281	100	11,053 70	11,053 70	17,046 30
Totals	5,000	.....	482,953 70	482,953 70	17,046 30

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Port Arthur, Ontario.

President—John J. Carrick. *Managing Director and Secretary*—W. M. Read.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$587,804 27	
2. Unappropriated profits in respect of (1)	50,756 86	
3. Reserve fund in respect of (1)	25,000 00	
		$663,561 13

Liabilities to the Public.

4. Debenture stock payable elsewhere than in Canada	$69,593 32	
5. Interest due and accrued on (4)	857 75	
6. Moneys borrowed without security from chartered banks	25,000 00	
7. Other liabilities to the public, viz.:		
(*a*) Dominion taxes accrued to December 31, 1918	2,235 14	
(*b*) Salaries	50 00	
8. Unclaimed dividends	750 00	
		98,486 21
Total liabilities		$762,047 34

ASSETS

Real Estate.

9. Freehold land (including buildings)		$16,946 64

Debts Secured by Charges on Land.

10. First mortgages	$589,672 12	
11. Second and subsequent mortgages, agreements for sale or purchase	26,175 01	
12. Interest due and accrued on (10), (11)	77,128 42	
		692,975 55

Stocks, Bonds and Debentures.

13. Dominion of Canada	14,750 00

Loans Secured by the Corporation's Own Stock or Bonds.

14. Principal	$28,733 66	
15. Interest due and accrued on (14)	841 91	
		29,575 57

Cash.

On hand	3,684 25

Assets Not Hereinbefore Mentioned.

16. (*a*) Office furniture	$716 62	
(*b*) Bills receivable	3,398 71	
		4,115 33
Total assets		$762,047 34

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debenture stock, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 8%; (*b*) on other securities, 5½%.

Show by Provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Loans transferred to real estate account during 1918: $16,946.64.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, $28,792.64.

Amount of loans to directors at 31st December, 1918, $28,733.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: Edward Walton and A. R. Henman, Sault Ste. Marie.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? March 1st, and August 1st, 5% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

J. J. Carrick, M.P., Port Arthur, Ont.
A. J. McComber, Port Arthur, Ont.
Sir William Mackenzie, Toronto, Ont.
W. M. Read, Port Arthur.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
Fully called.....	6,358	100	635,800 00	587,804 27	37,995 73
Totals.....	6,358	100	635,800 00	587,804 27	37,995 73

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario.

President—M. H. Aikins, M.D. *Vice-President*—E. Douglas Armour, K.C.
Manager—E. L. Morton.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$500,000 00	
2. Dividends declared in respect of (1), but not yet paid	17,500 00	
3. Unappropriated profits in respect of (1)	6,434 95	
4. Reserve fund in respect of (1)	220,000 00	
5. Contingent fund in respect of (1)	40,000 00	
		$783,934 95

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$26,737 86	
7. Debentures payable in Canada maturing in subsequent years	22,723 00	
8. Interest due and accrued on (6), (7)	692 49	
9. Debentures payable elsewhere than in Canada maturing in 1919	81,483 34	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	479,541 86	
11. Interest due and accrued on (9), (10)	3,765 36	
12. Deposits	257 33	
13. Other liabilities to the public, viz.:		
(*a*) Due to agents	100 00	
(*b*) Due shareholders on stock conversion	60 00	
(*c*) Taxes accrued due to Government	1,879 08	
14. Unclaimed dividends	218 00	
		617,458 32
Total liabilities		$1,401,393 27

ASSETS

Real Estate.

15. Freehold land (including buildings)		$123,788 31

Debts Secured by Charges on Land.

16. First mortgages	$1,096,581 39	
17. Agreements for sale or purchase	23,020 04	
18. Interest due and accrued on (16), (17)	12,964 27	
		1,132,565 70

Stocks, Bonds and Debentures.

19. Dominion of Canada	$11,393 38	
20. Provinces of Canada	2,158 75	
21. Municipalities situated in Canada	9,734 08	
22. Rural telephone companies guaranteed by Provinces of Canada	70,068 98	
23. Interest due and accrued on (19) to (22)	4,046 79	
		97,401 98
24. School districts situated in Canada	$11,199 07	
25. Interest due and accrued on (24)	246 78	
		11,445 85

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal	$2,600 00	
27. Interest due and accrued on (26)	21 36	
		2,621 36

CASH.

28. On hand	$2,370 16	
29. In banks	31,199 91	
		33,570 07
Total assets		$1,401,393 27

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5.03%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.73%; (*b*) on other securities, 6.52%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $129,061.74; Manitoba, $709,515.60; Alberta, $136,495.80; British Columbia, $157,492.56.

Loans written off, $236.29; loans transferred to real estate account during 1918, $42,857.09.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 26; amount, $57,848.67.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: S. W. Black, H. D. Lockhart Gordon, F.C.A.
For 1919: S. W. Black, H. D. Lockhart Gordon, F.C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd July, 1918, 3½%; 2nd January, 1919, 3½%.

DIRECTORS AT 31ST DECEMBER, 1918:

M. H. Aikins, M.D., Burnhamthorpe. Edmund Wragge, Toronto.
E. Douglas Armour, K.C., Toronto. Wm. A. Cooke, Toronto.
H. W. Mickle, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
Fully called stock	5,000	100	500,000	500,000 00	.....
Totals	5,000	.....	500,000	500,000 00	.....

THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario.

President—Christopher Cook. *Vice-President*—Charles B. Heyd.
Manager and Secretary—W. G. Helliker.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$600,000 00	
2. Dividends declared in respect of (1), but not yet paid	12,000 00	
3. Unappropriated profits in respect of (1)	10,665 68	
4. Reserve fund in respect of (1)	425,000 00	
		$1,047,665 68

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$198,687 30	
6. Debentures payable in Canada maturing in subsequent years	754,069 68	
7. Interest due and accrued on (5), (6)	20,270 02	
8. Deposits	466,933 13	
9. Interest on deposits, due and accrued on (8)	2,433,40	
10. Other liabilities to the public, viz.:		
(*a*) Royal Loan and Savings Company, cheque unpaid	27 57	
(*b*) Reserved for Government Income Tax	6,000 00	
11 Unclaimed dividends	29 00	
		$1,448,450 10
Total liabilities		$2,496,115 78

ASSETS

Real Estate.

12. Office premises	$50,000 00	
13. Freehold land (including buildings) other than the foregoing	7,569 54	
		$57,569 54

Debts Secured by Charges on Land.

14. First mortgages	$1,488,181 55	
15. Second and subsequent mortgages, agreements for sale or purchase	24,672 76	
16. Interest due and accrued on (14), (15)	64,601 70	
		1,577,456 01

Stocks, Bonds and Debentures.

17. Dominion of Canada	$82,500 00	
18. Provinces of Canada	60,549 12	
19. Other governments, Anglo-French Bonds	67,984 82	
20. Municipalities situated in Canada	83,978 53	
21. Rural telephone companies guaranteed by Provinces of Canada	63,050 05	
22. Interest due and accrued on (17) to (21)	7,231 50	
		365,294 02

23. School districts situated in Canada	$19,898 33	
24. Stocks and bonds of public utility companies situated in Canada	9,598 21	
25. Stocks and bonds of loan, trust and insurance companies	311,423 50	
26. Interest due and accrued on (23), (24), (25)	9,962 25	
		350,882 29

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

27. Principal	$13,460 02	
28. Interest due and accrued on (27)	139 14	
		13,599 16

Loans Secured by the Corporation's Own Stock or Bonds.

29 Principal	$21,600 00	
30. Interest due and accrued on (29)	348 47	
		21,948 47

Cash.

31. On hand	$8,300 47	
32. In banks	101,065 82	
		109,366 29
Total assets		$2,496,115 78

Miscellaneous.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.12%; on debentures, 4.94%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.37%; (*b*) on other securities, 6.05%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $738,399.44; Manitoba, $22,940.85; Saskatchewan, $259,893.07; Alberta, $491,620.95.

Loans transferred to real estate account during 1918, $19,995.32.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 13; amount, $12,226.58.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Fred. W. Frank and C. J. Parker, C.A., Brantford.
For 1919: Fred. W. Frank and C. J. Parker, C.A., Brantford.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 2%; April 1st, 1918, 2%; July 2nd, 1918, 2%; October 1st, 1918, 2%.

Directors at 31st December, 1918:

Christopher Cook, Brantford.
Charles B. Heyd, Brantford.
A. J. Wilkes, K.C., Brantford.
A. K. Bunnell, F.C.A., Brantford.
Franklin Grobb, Brantford.
George Wedlake, Brantford.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully called stock.....	12,000	50	600,000	600,000 00	.....

THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES

Head Office, St. Catharines, Ontario.

President—Henry J. Taylor. *Vice-President*—J. H. Ingersoll, K.C.
Secretary-Treasurer—E. F. Dwyer.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$524,200 00	
2. Dividends declared in respect of (1), but not yet paid	15,726 00	
3. Unappropriated profits in respect of (1)	5,075 29	
4. Reserve fund in respect of (1)	145,000 00	
		$690,001 29

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$19,940 00	
6. Debentures payable in Canada maturing in subsequent years	81,956 00	
7. Interest due and accrued on (5), (6)	1,188 01	
8. Deposits	305,580 59	
9. Interest on deposits, due and accrued (8)	5,268 24	
		413,932 84
Total liabilities		$1,103,934 13

ASSETS

Real Estate.

57. Office premises		$20,800 00

Debts Secured by Charges on Land.

10. First mortgages	$906,489 08	
11. Second and subsequent mortgages, agreements for sale or purchase	2,450 25	
12. Interest due and accrued on (10), (11)	19,501 97	
		928,441 30

Stocks, Bonds and Debentures.

13. Dominion of Canada	$79,566 90	
14. Municipalities situated in Canada	26,148 01	
15. Interest due and accrued on (13), (14)	976 92	
		106,691 83

Loans Secured by the Corporation's Own Stock or Bonds.

16. Principal	$4,490 00	
17. Interest due and accrued on (16)	55 07	
		4,545 07

Cash.

18. On hand	$964 52	
19. In banks	30,727 99	
		31,692 51

UNSECURED DEBTS.

20. Promissory note		161 91

ASSETS NOT HEREINBEFORE MENTIONED.

21. (*a*) Office furniture	$256 00		
(*b*) Life insurance policies	11,345 51		
			11,601 51
Total assets			$1,103,934 13

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.295%; on debentures, 4.31%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.91%; (*b*) on other securities, 6.25%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, $2,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: J. Albert Pay, Stanley G. Smith.
For 1919: J. Albert Pay, Stanley G. Smith.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 3% each.

DIRECTORS AT 31ST DECEMBER, 1918:

Henry J. Taylor, St. Catharines.
J. H. Ingersoll, K.C., St. Catharines.
M. Y. Keating, St. Catharines.
Dr. W. H. Merritt, St. Catharines.
Jabez Newman, St. Catharines.
A. W. Moore, St. Catharines.
E. F. Dwyer, St. Catharines.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.			
		$	$	$	$
Fully called stock	5,242	100	524,200	524,200	.....

THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario.

President—George K. Crocker. *Vice-President*—Robert Kains, M.D.
Manager and Secretary—*J. W. Stewart.*

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$900,000 00	
2. Dividends declared in respect of (1), but not yet paid	27,000 00	
3. Unappropriated profits in respect of (1)	19,725 85	
4. Reserve fund in respect of (1)	250,000 00	
		$1,196,725 85

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$330,650 00	
6. Debentures payable in Canada maturing in subsequent years	381,430 00	
7. Interest due and accrued on (5), (6)	17,473 68	
8. Deposits	444,806 66	
		$1,174,360 34
Liability for loans in process of completion (not extended), $15,000 approximately.		
Total liabilities		$2,371,086 19

ASSETS

Real Estate.

9. Office premises	$20,000 00

Debts Secured by Charges on Land.

10. First mortgages	$2,060,466 12	
11. Second and subsequent mortgages, agreements for sale or purchase	1,300 00	
12. Interest due and accrued on (10), (11)	60,709 52	
		2,122.475 64

Stocks, Bonds and Debentures.

13. United Kingdom of Great Britain and Ireland	$800 00	
14. Dominion of Canada	114,816 94	
15. Provinces of Canada	10,000 00	
16. Municipalities situated in Canada	37,273 30	
17. Interest due and accrued on (16)	1,309 50	
		164,199 74

Loans Secured by the Corporation's Own Stock or Bonds.

18. Principal	$4,250 00	
19. Interest due and accrued on (18)	120 70	
		4,370 70

CASH.

20. On hand	$4,362 99	
21. In banks	55,677 12	
		60,040 11
Total assets		$2,371,086 19

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.53%; on debentures, 4.98%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty; 6.45%; (*b*) on other securities, 5.26%.

Loans written off, $15.21.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, $28,854.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: R. W. Johnson, C.A., and E. H. Caughell, St. Thomas, Ont. For 1919: R. W. Johnson, C.A., and E. H. Caughell, St. Thomas.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January and 2nd July, 3% (6% per annum).

DIRECTORS AT 31ST DECEMBER, 1918:

Geo. K. Crocker, St. Thomas.
Robert Kains, M.D., St. Thomas.
James A. Bell, St. Thomas.
E. A. Miller, Aylmer.
C. W. Marlatt, M.D., St. Thomas.
W. L. Wickett, B.A., St. Thomas.
James H. Hopkins, St. Thomas.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$
Fully called stock	18,000	50	900,000	900,000 00	.....

THE STANDARD RELIANCE MORTGAGE CORPORATION

Head Office, Toronto, Ont.

President—N. H. Stevens. *Manager*—Herbert Waddington.
Vice-President—John Firstbrook. *Secretary-Treasurer*—F. E. Rathbun.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$2,610,934 66	
2. Dividends declared in respect of (1), but not yet paid	92,185 50	
3. Unappropriated profits in respect of (1)	12,990 64	
4. Reserve fund in respect of (1)	650,000 00	
5. Contingent fund in respect of (1)	60,000 00	
		$3,426,110 80

LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919	$434,265 97	
7. Debentures payable in Canada maturing in subsequent years	3,404,952 88	
8. Interest due and accrued on (6), (7)	56,401 72	
9. Debentures payable elsewhere than in Canada maturing in 1919	29,005 30	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	47,206 66	
11. Interest due and accrued on (9), (10)	650 28	
12. Deposits	992,031 19	
13. Other moneys borrowed on security from other sources	100,000 00	
14. Mortgages payable on real estate vested in the company	33,360 00	
		$5,097,874 00
Total liabilities		$8,523,984 80

ASSETS

REAL ESTATE.

15. Former Head Office premises	$277,079 90	
Branch office premises	20,800 00	
16. Freehold land (including buildings) other than the foregoing	233,087 34	
		$530,967 24

DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages	$4,933,847 02	
18. Second and subsequent mortgages, agreements for sale or purchase	2,036,451 72	
19. Interest due and accrued on (17), (18)	58,409 34	
		7,028,708 08

STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland	$24,230 01	
21. Dominion of Canada	132,940 59	
22. Provinces of Canada	10,000 00	
23. Other governments, authorized as trustee investments	29,939 52	
24. Municipalities situated in Canada	90,018 67	
25. Interest due and accrued on (20) to (24)	2,490 84	
		289,619 63

26. Stocks and bonds of public utility companies situated in Canada	$12,497 75	
27. Stocks and bonds of public utility companies situated outside of Canada	500 00	
28. Stocks of chartered banks	2,216 72	
29. Stocks and bonds of loan, trust and insurance companies	1,500 00	
30. Interest due and accrued on (26) to (29)	204 85	
		16,919 32
Other stocks and bonds		409,500 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

31. Principal	$31,639 82	
32. Interest due and accrued on (31)	4,609 27	
		36,249 09

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

33. Principal	$7,901 01	
34. Interest due and accrued on (33)	273 33	
		8,174 34

CASH.

35. On hand	$14,784 27	
36. In banks or other financial corporations as follows	144,279 27	
		159,063 54
37. Unsecured debts		19,131 88

ASSETS NOT HEREINBEFORE MENTIONED.

38. (*a*) Office furniture and other equipment	$10,101 69	
(*b*) Sundry investments	9,484 76	
(*c*) Accrued rentals	6,065 23	
		25,651 68
Total assets		$8,523,984 80

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.05%; on debentures, 5.02%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.09%; (*b*) on other securities, 5.13%.

Show by Provinces the amount of mortgages owned by the Corporation:

British Columbia	$9,775 22
Alberta	169,495 13
Saskatchewan	578,776 44
Manitoba	146,622 17
Ontario	5,986,407 64
Quebec	2,006 66
New Brunswick	1,573,81
Nova Scotia	74,268 44
Newfoundland	1,373 23
Accrued interest	58,409 34
	$7,028,708 08

Loans transferred to real estate account during 1918, $53,875.74.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 10; amount, $11,502.43.

Amount of loans to directors at 31st December, 1918, $9,800.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. C. Neff; Lawson, Welch and Campbell.
For 1919: A. C. Neff; Lawson, Welch and Campbell.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, July 1st, 7% per annum.

In the case of any other company, of which you hold the stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, $3,340.922.01.

DIRECTORS AT 31ST DECEMBER, 1918:

N. H. Stevens, Chatham, Ont.
John Firstbrook, Toronto, Ont.
W. J. Fawcett, Toronto, Ont.
R. H. Greene, Toronto, Ont.
James Gunn, Toronto, Ont.
David Kemp, Toronto, Ont.
E. C. McNally, Niagara Falls, Ont.
Morden Neilson, Toronto, Ont.
David Ratz, New Hamburg, Ont.
Rev. G. I. Taylor, Toronto, Ont.
Herbert Waddington, Toronto, Ont.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount paid thereon.	Total amount remaining unpaid on calls.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
Fully called stock.....	52,800-2/5	50	2,644,020	2,610,934 66	33,085 34

THE TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ont.

President—Wellington Francis, K.C. *Vice-President*—Herbert Langlois.

Manager—Walter Gillespie.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$724,550 00	
2. Dividends declared in respect of (1), but not yet paid.	14,491 00	
3. Unappropriated profits in respect of (1), unclaimed dividends	38 25	
4. Reserve fund in respect of (1)	620,000 00	
5. Contingent fund in respect of (1), unappropriated profits	39,449 19	
		$1,398,528 44

Liabilities to the Public.

6. Debentures payable in Canada maturing in 1919	$24,967 00	
7. Debentures payable in Canada maturing in subsequent years	217,750 65	
8. Interest accrued thereon	4,681 06	
9. Debentures payable elsewhere than in Canada maturing in 1919	379,009 00	
10. Debentures payable elsewhere than in Canada maturing in subsequent years	1,017,699 43	
11. Interest due and accrued on (9), (10)	12,123 74	
12. Deposits, 30 days' notice, including special reserve of $25,000 payable on demand	116,952 73	
		$1,773,183 61
Total liabilities		$3,171,712 05

ASSETS

Real Estate.

13. Office premises, freehold	$45,000 00

Debts Secured by Charges on Land.

14. First mortgages	2,041,945 32

Stocks, Bonds and Debentures.

15. Dominion of Canada	$197,774 00	
16. Provinces of Canada	38,936 00	
17. Other government, authorized as trustee investments, Anglo-French External Loan	72,247 50	
18. Municipalities situated in Canada	418,012 74	
		726,970 24
19. School districts situated in Canada	$38,851 83	
20. Stocks and bonds of public utility companies situated in Canada	38,300 00	
21. Stocks and bonds of loan, trust and insurance companies	27,000 00	
		104,151 83

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal		136,492 43

CASH.

23. On hand	$1,976 30	
24. In banks	115,175 93	
		117,152 23
Total assets		$3,171,712 05

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.599%; on debentures, 5.151%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6½%; (*b*) on other securities, 6.14%.

Amounts written off, $1,167.00.

Amount of loans to directors at 31st December, $5,000.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A. For 1919: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 1st January, 1st April, 1st July, 1st October, 8% per annum, quarterly.

DIRECTORS AT 31ST DECEMBER, 1918:

Wellington Francis, K.C., Toronto.
Herbert Langlois, Toronto.
Casimir S. Gzowski, Toronto.
Thomas Gilmour, Toronto.
Thomas H. Wood, Toronto.
Hon Geo. S. Henry, M.P.P., Toronto.
Walter Gillespie, Toronto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
	$	$	$	$	$
Fully called stock.....	14,491	50	724,550	724,550	.....

THE VICTORIA LOAN AND SAVINGS COMPANY

Head Office, Lindsay, Ontario.

President—W. Flavelle.
Vice-President—W. H. Clarke, M.D., Lindsay.
Vice-President—R. J. McLaughlin, K.C.
Manager—C. E. Weeks.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$500,000 00	
2. Dividends declared in respect of (1), but not yet paid	10,751 40	
3. Unappropriated profits in respect of (1)	10,109 26	
4. Reserve fund in respect of (1)	250,000 00	
		$770,860 66

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$112,088 21	
6. Debentures payable in Canada maturing in subsequent years	680,599 97	
7. Interest due and accrued on (5), (6)	28,452 40	
8. Debentures payable elsewhere than in Canada maturing in 1919	3,677 33	
9. Debentures payable elsewhere than in Canada maturing in subsequent years	13,940 00	
10. Interest accrued and due on (8), (9)	133 40	
11. Deposits	814,193 27	
12. Interest on deposits, due and accrued on (11)	13,874 35	
13. Other liabilities to the public, viz.: (*a*) Balance due Government *re* Victory Loan	70,000 00	
14. Unclaimed dividends	7 00	
15. Liability for loans in process of completion	800 00	
		$1,737,765 93
Total liabilities		$2,508,626 59

ASSETS

Real Estate.

16. Office premises	$6,300 00	
17. Freehold land (including buildings) other than the foregoing	12,624 35	
		$18,924 35

Debts Secured by Charges on Land.

18. First mortgages	$1,358,904 21	
19. Second and subsequent mortgages, agreements for sale or purchase	39,245 05	
20. Interest due and accrued on (18), (19)	61,062 50	
		1,459,211 76

Stocks, Bonds and Debentures.

21. Dominion of Canada	$201,461 23	
22. Provinces of Canada	50,496 09	
23. Municipalities situated in Canada	173,382 31	
24. Rural telephone companies guaranteed by Provinces of Canada	268,059 80	
		693,399 43

25. Other governments not authorized as trustee investments	$4,997 00	
26. School districts situated in Canada	66,286 37	
27. Stocks and bonds of public utility companies situated in Canada	4,950 00	
28. Stocks of chartered banks	7,700 00	
		83,933 37
29. Other stocks and bonds	$19,926 25	
30. Interest due and accrued on (29)	29,136 35	
		49,062 60

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

31. Principal		450 00

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal	$ 18,281 45	
33. Interest due and accrued on (32)	143 40	
		18,424 85

CASH.

34. On hand	$33,133 62	
35. In banks	152,086 61	
		185,220 23
Total assets		$2,508,626 59

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.51%; (*b*) on other securities, 6.60%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, $631,680.55; Saskatchewan, $779,093.06.

Loans written off, $2,223.56.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, $2,396.00.

Amount of loans to directors or nominees at 31st December, 1918, $13,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Rutherford, Williamson & Co., Toronto.
For 1919: Rutherford, Williamson & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 1st, October 1st, 7% per annum and a bonus of ½ of 1%.

DIRECTORS AT 31ST DECEMBER, 1918:

W. Flavelle, Lindsay.
R. J. McLaughlin, K.C., Toronto.
W. H. Clarke, M.D., Lindsay.
W. H. Stevens, B.A., Lindsay.
C. E. Weeks, Lindsay.
J. B. Begg, Lindsay.
H. J. Lytle, Lindsay.
T. H. Stinson, Lindsay.
W. Walden, Lindsay.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1918			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$ c.	$ c.
Fully called stock	5,000	100	500,000	500.000	nil

THE WATERLOO COUNTY LOAN AND SAVINGS COMPANY

Head Office, Waterloo, Ontario.

President—Thomas Hilliard. *Vice-President*—Edward F. Seagram.
Manager and Secretary—P. V. Wilson.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total called, $528,300.00; total paid thereon	$477,775 00	
2. Ordinary joint stock capital, 10% called; total called, $11,200.00; total paid thereon	4,027 43	
3. Dividends declared in respect of (1), (2), but not yet paid	13,370 20	
4. Unappropriated profits in respect of (1), (2)	1,531 94	
5. Reserve fund in respect of (1), (2)	85,000 00	
6. Contingent fund in respect of (1), (2)	8,000 00	
		$589,704 57

Liabilities to the Public.

7. Debentures payable in Canada maturing in 1919	$121,981 00	
8. Debentures payable in Canada maturing in subsequent years	273,343 94	
9. Interest due and accrued on (7), (8)	6,976 66	
10. Special deposit from Dominion Government secured by War Bonds	225,000 00	
11. Deposits	629,034 06	
		1,256,335 66
Total liabilities		1,846,040 23

ASSETS

Real Estate.

12. Office premises, Waterloo, Ont.	$10,500 00	
13. Freehold land (including buildings) other than the foregoing	39,372 57	
14. Leasehold land (including buildings) other than the foregoing, Kitchener lease and fixtures	1,100 00	
		50,972 57

Debts Secured by Charges on Land.

15. First mortgages	$538,684 74	
16. Second and subsequent mortgages, agreements for sale or purchase	11,000 00	
17. Interest due and accrued on (15), (16)	40,309 51	
		589,994 25

Stocks, Bonds and Debentures.

18. Dominion of Canada, War Loan	$327,293 50
19. Provinces of Canada and Government guaranteed	87,660 59
20. Other governments, authorized as trustee investments	5,027 60
21. Municipalities situated in Canada	290,061 70

22. Rural telephone companies guaranteed by Provinces of Canada	196,721 00	
23. Interest due and accrued on (18) to (23)	20,599 28	
		927,363 67
24. School districts situated in Canada	$83,994 20	
25. Interest due and accrued on (24)	4,131 94	
		88,126 14

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal	$7,770 00	
27. Interest due and accrued on (26)	54 80	
		7,824 80

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

28. Principal	$11,835 00	
29. Interest due and accrued on (28)	195 55	
		12,030 55

CASH.

30. On hand	$37,939 99	
31. In banks	131,788 26	
		169,728 25
Total assets		$1,846,040 23

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.68%; (*b*) on other securities, 6.61%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, $214,915.51; Manitoba, $235,134.85; Saskatchewan, $99,670.38.

Show by Countries other than Canada the amount of mortgages owned by the Corporation:

Loans transferred to real estate account during 1918: $7,467.00.

Amount of loans to directors at 31st December, 1918: $13,812.18.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Scully and Scully, Kitchener.
For 1919: Scully and Scully, Kitchener.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd, 6%.

DIRECTORS AT 31ST DECEMBER, 1918:

Thos. Hilliard, Waterloo.
Edward F. Seagram, Waterloo.
S. B. Bricker, Waterloo.
F. S. Kumpf, Waterloo.
Fred. Halstead, Waterloo.
Dr. W. L. Hilliard, Waterloo,
P. H. Sims, Toronto.
Geo. D. Forbes, Hespeler.
Thos. Trow, Stratford.
H. J. Sims, Kitchener.
A. J. Kimmel, Cobourg.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st Dec., 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Par value of shares.	No. of shares.	—		
			$ c.	$ c.	$ c.
Fully called stock..	5,283	100	528,300 00	477,775 00	50,525 00
Partly called stock.	112	100	11,200 00	4,027 43	7,172 57
Totals.....	5,395	100	539,500 00	481,802 43	57,697 57

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION (6)

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE HOME BUILDING AND SAVINGS ASSOCIATION OF OTTAWA

Head Office, Ottawa, Ontario.

President—E. B. Butterworth. *Vice-President*—John T. Hammill.
Manager—A. H. Fitzsimmons.

BALANCE SHEET AS AT 31st DECEMBER, 1918.

LIABILITIES

To the Shareholders.

1. Instalment permanent stock payable by fixed periodical payment	$96,497 20	
2. Unappropriated profits on (1)	22,147 65	
3. Contingent fund in respect of (1)	4,650 00	
4. Instalments due	1,512 40	
		$124,807 25

Liabilities to the Public.

5. Other moneys borrowed on security from other sources	$40,000 00	
6. Interest due and accrued on (5)	633 97	
7. Other liabilities to the public, viz.: Mortgage account.	6,026 94	
		$46,660 91
Total liabilities		$171,468 16

ASSETS

8. Freehold land (including buildings)	$45,766 94

Debts Secured by Charges on Land.

9. First mortgages	$104,078 15	
10. Interest due and accrued on (7)	4,246 69	
		108,324 84

Loans Secured by the Corporation's Own Stock or Bonds.

11. Principal	$2,425 00	
12. Interest due and accrued on (9)	2 11	
		2,427 11

Cash.

13. In banks	13,436 87

Assets Not Hereinbefore Mentioned.

14. Arrears account (dues)	1,512 40
Total assets	$171,468 16

Miscellaneous.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7.4%; (*b*) on other securities, 7.6%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, $107,329.60.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: T. E. Clendinnen, Walter M. Ross, both of Ottawa.
For 1919: T. E. Clendinnen, Walter M. Ross, both of Ottawa.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1918:

E. B. Butterworth, Ottawa.
John T. Hammill, Ottawa.
F. H. Chrysler, Ottawa.
D. M. Finnie, Ottawa.
Jno. C. Scott, Ottawa.
R. A. Sproule, Ottawa.
Geo. L. Snelling, Ottawa.

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Instalment.	
			No.	Amount.
				$
Number and amount in force at 31st December, 1917			1,596	319,200
" " issued during 1918			192	38,400
Gross total in force at any time during 1918			1,788	357,600
	No.	Amount.		
		$		
Deduct as follows:				
Withdrawn and paid off during 1917	120	24,000		
Retired by Corporation during 1918	114	22,800		
Total deductions	234	46,800	234	46,800
Net total remaining in force 31st December, 1918			1,554	310,800

Summary of Terminating or Withdrawable stock in force at 31st December, 1918, 1,554 shares of instalment stock (payable by fixed periodical payments) at $1:20 per share of $200, on which shareholders have paid in $96,497 20

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario.

President—Robert P. Slater. *Second Vice-President*—Wallace W. Robertson.
Vice-President—Richard F. Carter.
Secretary-Treasurer—Belle M. Benson.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Instalment permanent stock payable by fixed periodical payments	$161,700 21	
2. Dividends declared on (1), but not paid	35,027 34	
3. Reserve fund in respect of (1)	19,089 90	
4. Contingent fund in respect of (1)	2,527 19	
		$218,344 64

Liabilities to the Public.

5. Other liabilities to the public, viz.: Paid up stock	$172,640 00	
6. Liability for loans in process of completion	7,930 00	
		$180,570 00
Total liabilities		$398,914 64

ASSETS

Real Estate.

Debts Secured by Charges on Land.

7. First mortgages	$398,060 00

Cash.

8. On hand	54 64

Assets Not Hereinbefore Mentioned.

9. Office furniture	800 00
Total assets	$398,914 64

Miscellaneous.

Average rate of interest per annum paid by the Corporation during 1918: Instalment stock, 8%; paid up shares, 6%.

Average rate of interest per annum earned by the Corporation during 1918: On mortgages of realty, 8%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $398,060.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: Thomas D. Robertson, Wm. T. McMurray, both of Niagara Falls, Ont. For 1919: Same as 1918.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? April 1st, 1918, 6 months; October 1st, 6 months; December 31st, 1918, 3 months; 6% paid up shares; 8% instalment shares.

DIRECTORS AT 31ST DECEMBER, 1918:

R. P. Slater, Niagara Falls, Ont.
Richard F. Carter, Niagara Falls, Ont.
W. W. Robertson, Niagara Falls, Ont.
James Harriman, Niagara Falls, Ont.
John Muir, Niagara Falls, Ont.
J. L. Harriman, Niagara Falls, Ont.
J. H. McGarry, M.D., Niagara Falls, Ont.
F. W. Swannell, Niagara Falls, Ont.
Belle M. Benson, Niagara Falls, Ont.
J. G. Cadham, Niagara Falls South, Ont.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$ c.		$ c.	$ c.
Number and amount in force at 31st Dec., 1917	996	129,480 00	4,960	132,666 30	262,146 30
Number and amount issued during 1918.....	533	69,290 00	2,002	68,612 41	137,902 41
Gross total in force at any time in 1918.	1529	198,770 00	6,962	201,278 71	400,048 71
Deduct as follows:					
Withdrawn and paid off during 1918..... ...	201	26,130 00	677	39,578 50	65,708 50
Net total remaining in force at 31st Dec., 1918	1328	172,640 00	6,285	161,700 21	334,340 21

Summary of Terminating or Withdrawable Stock in force at 31st December, 1918:

1,328 shares prepaid stock at $130.00 per share, $172,640.00, on which 180 shareholders have paid in	$172,640 00
6,285 shares instalment stock at $130.00 per share, $817,050.00, on which 610 shareholders have paid in	161,700 21
Total	$334,340 21

Total amount distributed or credited into terminating or withdrawable stock in 1918:
(2) As dividends out of profits: On prepaid stock, $7,899.06, rate 6%; on instalment stock, $10,685.22, per cent., 8%.

THE OWEN SOUND LOAN AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario.

President—W. A. Bishop. *Vice-President*—J. M. Kilbourn.

Manager and Secretary—C. A. Fleming.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital; total paid thereon	$123,377 44	
2. Contingent fund in respect of (1)	6,416 15	
3. Instalment terminating stock payable by fixed periodical payment on which has been paid	6,729 00	
4. Dividends declared in (3), but not paid	1,754 01	
		$138,276 60

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$4,512 62	
6. Debentures payable in Canada maturing in subsequent years	18,096 83	
7. Interest due and accrued on (5), (6)	359 58	
8. Deposits:		
Payable on demand	380 00	
Payable on 30 days' notice	54,454 92	
9. Interest on deposits, due and accrued (8)	114 85	
10. Moneys borrowed without security from chartered banks, overdraft	1,486 95	
11. Other liabilities to the public, viz.: War Tax	45 80	
		79,451 55
Total liabilities		$217,728 15

ASSETS

Real Estate.

12. Office premises	$16,422 53	
13. Freehold land (including buildings) other than the foregoing	3,811 93	
		$20,234 46

Debts Secured by Charges on Land.

14. First mortgages	$153,353 59	
15. Second and subsequent mortgages, agreements for sale or purchase	723 37	
16. Interest due and accrued on (14) and (15)	8,993 08	
		163,070 04

Stocks, Bonds and Debentures.

17. Dominion of Canada	$15,500 00	
18. Interest due and accrued on (17)	71 00	
		15,571 00
19. School district situated in Canada	$1,440 00	
20. Interest due and accrued on (19)	93 60	
		1,533 60

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

21. Principal	$9,385 50	
22. Interest due and accrued on (21)	83 55	
		9,469 05

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Principal	$5,432 01	
24. Interest due and accrued on (23)	323 61	
		5,755 62

CASH.

25. On hand	719 43

ASSETS NOT HEREINBEFORE MENTIONED.

26. (*a*) Office furniture, books, stationery, fuel, etc.	$1,011 60	
(*b*) Rents accrued	363 35	
		1,374 95
Total assets		$217,728 15

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 7%; (*b*) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: J. C. Kennedy, A. F. Armstrong. For 1919: J. C. Kennedy, A. F. Armstrong.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th, and December 31st, at 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

W. A. Bishop, Owen Sound.
J. M. Kilbourn, Owen Sound.
C. A. Fleming, Owen Sound.
W. G. McLaughlan, Owen Sound.
M. Forhan, Owen Sound.
N. P. Horton, Owen Sound.
Chas Julyan, Owen Sound.
Judge Widdifield, Owen Sound.
E. J. Harrison, Owen Sound.
G. E. Sharpe, Owen Sound.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
		$	$	$ c.	$ c.
2. Partly called	1,465	100	146,500	123,377 44	23,122 56

SCHEDULE B.

Terminating or withdrawable Stock.

			Instalment.	
			No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.				$ c.
Number and amount in force at 31st December, 1917			170	17,000 00
Number and amount issued during 1918				
Gross total in force at any time in 1918			170	17,000 00
Deduct as follows:	No. of Shares.	Amount.		
Withdrawn and paid off during 1918	20	2000	20	2,000 00
Net total remaining in force 31st December, 1918			150	15,000 00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1918.

150 Shares Instalment Stock at $100 per share, $15,000, on which 27 shareholders have paid in $6,729.00.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1918 as dividends out of profits, $453.99.

Rate or rates per cent. of such dividends, 6% per annum.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario.

President—T. B. McGrath. *Secretary*—John Corkery.
Vice-President—James Lynch. *Treasurer*—James Murty.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Instalment permanent stock payable by fixed periodical payment, on which has been paid	$63,626 88	
2. Dividends declared on (1), but not paid	16,563 47	
		$80,190 35

Liabilities to the Public.

3. Moneys borrowed without security from chartered banks	1,258 90
Total liabilities	$81,449 25

ASSETS.

Debts Secured by Charges on Land.

4. First mortgages	$43,321 88	
5. Interest due and accrued on (4)	861 93	
		$44,183 81

Stocks, Bonds and Debentures.

6. Dominion of Canada	$25,000 00	
7. Interest due and accrued on (6)	137 52	
		25,137 52

Loans Secured by the Corporation's Own Stock or Bonds.

8. Principal	$11,769 00	
9. Interest due and accrued on (8)	358 92	
		12,127 92
Total assets		$81,449 25

Miscellaneous.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6% and 6½%; (*b*) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario.

Amount of loans to directors at 31st December, 1918, $7,510.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: James Drain, Peterborough.
For 1919: James Drain, Peterborough.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? No dividend days.

DIRECTORS AT 31ST DECEMBER, 1918:

T. B. McGrath, Peterborough.
James Lynch, Peterborough.
R. Sheehy, Peterborough.
John R. Corkery, Peterborough.
E. A. Peck, Peterborough.
James Garrow, Peterborough.
Frank Fairen, Peterborough.
Geo. Ball, Peterborough.
James Murty, Peterborough.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No. of shares	Amount.	No.	Amount.
				$ c.
Number and amount in force at 31st December, 1917			980	56,526 68
Number and amount issued during 1918			108	12,063 70
Gross total in force at any time in 1918			1,088	68,590 38
Deduct as follows:		$ c.		
Withdrawn and paid off during 1918	49	1,971 00		
Retired by Corporation during 1918	22	2,992 50		
Total deductions	71	4,963 50	71	4,963 50
Net total remaining in force 31st December, 1918			1,017	63,626 88

Summary of Terminating or Withdrawable Stock in force at 31st December, 1918:

1,017 Shares Instalment stock (payable by fixed periodical payments) at $200 per share, on which Shareholders have paid in $63,626.88.

Total amount distributed or credited in:

(1) As interest, $173.85.
Rate of such interest per cent. per annum, 4%.

(2) As dividends out of profits, $1,235.90.
Rate per cent. of such dividends, .070377.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

President—D. B. Hanna. *Vice-President*—A. J. Mitchell.
Secretary—*J. A. Callander.*

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital, total paid thereon	$1,500,000 00	
2. Unappropriated profits in respect of (1)	487,697 78	
3. Reserve fund in respect of (1)	1,500,000 00	
4. Contingent fund in respect of (1)	68,581 58	
		$3,556,279 36

Liabilities to the Public.

5. Other liabilities to the public, viz.:		
(*a*) Commissions due and deferred on land sales.	$41,857 68	
(*b*) Miscellaneous accounts	38,923 27	
		80,780 95

6. Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), $21,240.00, Jan. 6, 1919, being final payment on $580,000.00 Victory Loan Bonds.

Total liabilities $3,637,060 31

ASSETS

Real Estate.

7. Freehold land (including buildings)	$168,358 05

Debts Secured by Charges on Land.

8. First mortgages	$102,787 41	
9. Second and subsequent mortgages, agreements for sale or purchase	482,937 81	
10. Interest due and accrued on (8) and (9)	199,165 24	
		784,890 46

Stocks, Bonds and Debentures.

11. Dominion of Canada	$789,755 55	
12. Provinces of Canada	65,871 30	
13. Other government, authorized as trustee investments	97,404 45	
14. Interest due and accrued on (11) to (13)	9,598 11	
15. Stocks and bonds of public utility companies situated in Canada	92,587 10	
16. Interest due and accrued on (15)	2,776 71	
	$1,057,993 22	
Less reserve for depreciation of securities	3,880 56	
		1,054,112 66

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

17. Principal 18. Interest due and accrued on (17)	1,470,492 85

CASH.

19. In banks		$44,608 94

ASSETS NOT HEREINBEFORE MENTIONED.

20. (*a*) Equipment securities	$29,496 20	
(*b*) Mortgage on Str. *Dalhousie City*	70,500 00	
(*c*) Interest due and accrued on above	14,559 17	
(*d*) Accrued interest on bank balances	41 98	
		114,597 35
Total assets		$3,637,060 31

MISCELLANEOUS.

Show by provinces the amount of the mortgages owned by the Corporation: Manitoba, $26,802.84; Saskatchewan, $53,206.79; Alberta, $3,724.64; Ontario, $89,553.14.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, $1,401.49.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: C. D. Cowie and H. G. Foreman, Toronto.
For 1919: To be appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? April 1st and October 1st, 4% each.

DIRECTORS AT 31ST DECEMBER, 1918:

D. B. Hanna, Toronto.
A. J. Mitchell, Toronto.
Lt.-Col. Noel Marshall, Toronto.
Norman Scott Russell, London, England.
T. Blundell Brown, London, England.
L. W. Mitchell, Toronto.
R. G. O. Thomson, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	300,000	5	1,500,000	1,500,000	Fully Paid.

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario.

President—H. C. Cox. *Managing Director*—A. H. Cox.
Vice-President—A. H. Cox. *Secretary*—P. Cade Browne.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$500,000 00	
2. Unappropriated profits in respect of (1)	33,461 47	
3. Reserve fund in respect of (1)	375,000 00	
		$908,461 47

Liabilities to the Public.

4. Money borrowed on security from chartered banks	$500,000 00	
5. Interest due and accrued on (4)	7,479 45	
6. Other moneys borrowed on security from other sources	629,681 12	
7. Interest due and accrued on (6)	64 04	
8. Other liabilities to the public, viz.:		
(*a*) Rent collections in trust	475 50	
(*b*) Int. on mortgages payable	5,394 85	
9. Mortgages payable on real estate vested in the company	217,901 00	
		$1,360,995 96
Total liabilities		$2,269,457 43

ASSETS

Real Estate.

10. Freehold land (including buildings)	$695,225 72

Debts Secured by Charges on Land.

11. First mortgages	$9,850 00	
12. Second and subsequent mortgages, agreements for sale or purchase	20,048 88	
13. Interest due and accrued on (11), (12)	689 18	
		30,588 06

Stocks, Bonds and Debentures.

14. Stocks and bonds of public utility companies situated in Canada	$7,901 00	
15. Stocks and bonds of public utility companies situated outside of Canada, int.	108 33	
16. Stocks and bonds of loan, trust and insurance companies	1,030,600 00	
17. Interest due and accrued on (14), (15), (16)	12,921 25	
		1,051,530 58
18. Other stocks and bonds	$372,071 71	
19. Interest due and accrued on (18)	1,576 40	
		373,648 11

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

20. Principal	$108,907 89	
21. Interest due and accrued on (20)	94 74	
		109,002 63

CASH.

22. In bank and loan company	$9,462 33
Total assets	$2,269,457 43

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6.09%; (*b*) on other securities, 5%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario, principal only, $29,898.88.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: A. B. Fisher and R. T. Thompson.
For 1919: A. B. Fisher and R. T. Thompson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? None.

DIRECTORS AT 31ST DECEMBER, 1918:

H. C. Cox, Toronto.
A. H. Cox, Toronto.
G. A. Morrow, Toronto.
F. W. Cox, Toronto.
F. T. Stanford, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	5,000	100	500,000	500,000	

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario.

President—H. C. Cox. *Vice-Presidents*—W. G. Morrow and Richard Hall.
Secretary—H. W. Morphet. *Manager*—W. G. Morrow.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid	25,000 00	
3. Reserve fund in respect of (1)	1,100,000 00	
4. Contingent fund in respect of (1)	34,604 12	
		$2,159,604 12

Liabilities to the Public.

5. Debentures payable in Canada maturing in 1919	$112,175 00	
6. Debentures payable in Canada maturing in subsequent years	413,640 00	
7. Interest due and accrued on (5), (6)	9,307 93	
8. Debentures payable elsewhere than in Canada maturing in 1919	389,187 34	
9. Debentures payable elsewhere than in Canada maturing in subsequent years	430,279 00	
10. Interest due and accrued on (8), (9)	5,771 90	
11. Deposits, payable on 30 days' notice	547,000 77	
12. Interest on deposits, due and accrued	5,311 72	
Other liabilities to the public, viz.:		
13. Sundry accounts due by company	1,910 54	
		1,914,584 20
Total liabilities		$4,074,188 32

ASSETS

Real Estate.

14. Freehold land (including buildings)	1,186,424 99	
15. Leasehold land (including buildings)	40,000 00	
		$1,226,424 99

Debts Secured by Charges on Land.

16. First mortgages	$183,195 00	
17. Second and subsequent mortgages, agreements for sale or purchase	7,960 50	
18. Interest due and accrued on (16) and (17)	51,205 65	
		242,361 15

Stocks, Bonds and Debentures.

19. Dominion of Canada		32,500 00
20. Stocks and bonds of loan, trust and insurance companies	$1,843,962 81	
21. Interest due and accrued on (20)	4,060 00	
		1,848,022 81

22. Other stocks and bonds	$607,600 00	
23. Interest due and accrued on (22)	20,839 60	
		628,439 60

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

24. Principal		18,130 15

CASH.

25. On hand	$3,433 39	
26. In banks	71,897 32	
		75,330 71

UNSECURED DEBTS.

27. Sundry accounts due to company	2,978 91
Total assets	$4,074,188 32

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, Currency, 4.65%; on debentures, Sterling, 4.98%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6%; (*b*) on other securities, fluctuates.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, $191,155.50.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: J. A. Hall, and F. J. A. Hall. For 1919: James A. Hall, and F. J. A. Hall.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively. 1st January, April, July, and October, 2½%; 10% for the year.

DIRECTORS AT 31ST DECEMBER, 1918:

H. C. Cox, Toronto.
W. G. Morrow, Peterborough.
Richard Hall, Peterborough.
E. R. Wood, Toronto.
D. W. Dumble, K.C., Peterborough.
E. T. Malone, K.C., Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
		$	$	$	$
Fully called	10,000	100	1,000,000	1,000,000	.....

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario.

President—J. Harrington Walker. *Vice-Presidents*—Hiram H. Walker, and Harrington E. Walker.
Secretary—R. L. Daniels.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders

1. Ordinary joint stock capital called; total paid thereon	$500,000 00	
2. Unappropriated profits in respect of (1)	363,635 92	
		$863,635 92

Liabilities to the Public.

3. Debentures payable in Canada maturing in subsequent years	$526,000 00	
4. Other liabilities to the public, viz.:		
(*a*) Accounts payable	17,340 27	
		543,340 27
Total liabilities		$1,406,976 19

ASSETS

Real Estate.

5. Freehold land (including buildings)	$1,143,156 20

Debts Secured by Charges on Land.

6. First mortgages	$35,450 00	
7. Second and subsequent mortgages, agreements for sale or purchase	111,773 11	
8. Interest due and accrued on (6), (7)	2,668 47	
		149,891 58

Stocks, Bonds and Debentures.

9. Dominion of Canada	$42,674 20	
10. Interest due and accrued on (9)	235 31	
		42,909 51

Cash.

11. On hand	$885 84	
12. In banks	40,242 41	
		41,128 25

Assets Not Hereinbefore Mentioned.

13. (*a*) Office furniture and inventories	$1,939 05	
(*b*) Deferred charges	3,112 30	
(*c*) Accounts receivable	24,839 30	
		29,890 65
Total assets		$1,406,976 19

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 4½%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty, 6%; (*b*) on other securities, 5½%.

Show by provinces the amount of the mortgages owned by the Corporation: In Ontario, $35,450.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: G. G. Benfield and Isabelle Graham.
For 1919: Percy Edwards and Isabelle Graham.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? No dividend paid.

DIRECTORS AT 31ST DECEMBER, 1918:

J. Harrington Walker, Walkerville. Harrington E. Walker, Walkerville.
Hiram H. Walker, Walkerville. J. A. McDougall, Walkerville.
Ralph Stone, Detroit, Mich.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.
		$	$	$
50 per cent. called	10,000	100	1,000,000	500,000

IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE BRANTFORD TRUST COMPANY, LIMITED

President—Christopher Cook, Brantford. *Vice-President*—Charles B. Heyd, Brantford.
Manager-Secretary—W. G. Helliker, Brantford.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$300,000 00	
2. Dividends declared in respect of (1), but not yet paid	9,000 00	
3. Unappropriated profits in respect of (1)	615 61	
4. Reserve fund in respect of (1)	20,000 00	
		$329,615 61
Total actual liabilities		$329,615 61

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested	$263,838 63	
6. Principal	2,475 65	
7. Trust funds uninvested bearing interest on deposit in banks	8,856 63	
8. Amount at which unrealized assets are carried on the books of the Corporation	370,823 09	
		$645,994 00
Total trust liabilities		$645,994 00

SUMMARY.

Actual liabilities	$329,615 61
Trust funds guaranteed	(Nil)
Trust funds not guaranteed	645,994 00
Grand total of liabilities	$975,609 61

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages	$238,141 66	
10. Interest due and accrued on (9)	6,994 00	
		$245,135 66

STOCKS, BONDS AND DEBENTURES.

11. Dominion of Canada	$19,736 28	
12. Municipalities situated in Canada	27,178 72	
13. Rural telephone companies guaranteed by Provinces of Canada	11,762 90	
14. Interest due and accrued on (11), (12), (13)	1,224 39	
		59,902 29
15. School districts situated in Canada	$4,029 78	
16. Interest due and accrued on (15)	217 25	
		4,247 03
17. Other stocks and bonds	500 00	
18. Interest due and accrued on (17)	12 50	
		512 50

CASH.

19. In banks		$19,818 13
Total assets owned beneficially by the Corporation		$329,615 61

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

20. Mortgage securities:		
(1) Principal	$53,143 83	
(2) Interest due and accrued	1,132 05	
		54,275 88
21. Other securities:		
(1) Principal	$210,694 80	
(2) Interest due and accrued	1,343 60	
22. Uninvested trust funds (on deposit in banks)	8,856 63	
23. Inventory value of unrealized assets	370,823 09	
		591,718 12
Total trust funds not guaranteed by the Corporation, but for which the Corporation is accountable		$645,994 00

SUMMARY.

Assets owned beneficially by the Corporation	$329,615 61
Trust funds guaranteed by the Corporation	(Nil)
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	645,994 00
Grand total of assets	$975,609 61

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.72%; (*b*) 6.19%.

Show by Provinces the amount of the mortgages owned beneficially by the Corporation:
Ontario, $238,141.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: F. W. Frank and C. J. Parker, C.A., Brantford.
For 1919: F. W. Frank and C. J. Parker, C.A., Brantford.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 3%; July 2nd, 1918, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

Christopher Cook, Brantford.
Charles B. Heyd, Brantford.
A. J. Wilkes, K.C., Brantford.
A. K. Bunnell, F.C.A., Brantford.
Franklin Grobb, Brantford.
George Wedlake, Brantford.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	3,000	100	300,000	300,000	.....

BRITISH EMPIRE TRUST COMPANY, LIMITED

Head Office, London, England.

Chairman—Robert Montgomery Payne, Brentwood, Essex, Eng.
Manager—John Davidson, Russell Hill, Purley, Eng.
Assistant Manager—Robert Walter Bartlett, London, Eng.
Secretary—Horace Bower Clark, London, Eng.
Chief Agent and Attorney for Ontario—Charles Annesley, Toronto, Ontario.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Five per cent. cumulative perpetual preference shares, total paid thereon	$1,216,666 66	
2. Preferred ordinary shares, total paid thereon	1,946,666 66	
3. Ordinary joint stock capital, total paid thereon	486,666 67	
4. Unappropriated profits in respect of (1), (2), (3)	214,067 15	
		$3,864,067 14

Liabilities to the Public.

5. Money borrowed on security from chartered banks	$184,933 33	
6. Other liabilities to the public, viz.:		
(*a*) Due to Associated Companies	1,165,066 84	
(*b*) Sundry creditors	412,380 87	
7. Unclaimed dividends	2 90	
		1,762,383 94
Total actual liabilities		$5,626,451 08

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

A.—Real Estate.

Debts Secured by Charges on Land.

8. First mortgages	$50,032 09	
9. Interest due and accrued on (6)	470 12	
		$50,502 21

Stocks, Bonds and Debentures.

10. United Kingdom of Great Britain and Ireland, including accrued interest	$521,348 95	
11. Other governments, authorized as trustee investments, including accrued interest	23,244 58	
12. Stocks and bonds of public utility companies situated in Canada, including accrued interest	1,219,352 07	
13. Stocks and bonds of public utility companies situated outside of Canada, including accrued interest	330,923 74	
14. Stocks of chartered banks, including accrued interest	23,080 00	
15. Other stocks and bonds, including accrued interest	1,550,492 09	
	$3,668,441 43	
Less reserve for depreciation	306,894 50	
		3,361,546 93

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

16. Principal	$1,857,089 88	
17. Interest due and accrued on (16)	282 85	
		1,857,372 73

CASH.

18. On hand	$206 77	
19. In banks	123,274 44	
20. Balances otherwise held payable on demand	135,832 25	
		259,313 46
21. Sundry debtors		97,715 75
Total assets owned beneficially by the Corporation		$5,626,451 08

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*)7%; (*b*) 4-9/10%.
(2) On trust funds guaranteed (a) Nil; (*b*) 3%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:
British Columbia, $50,000.00.

Amount of loans to directors at 31st December, 1918, $44,657.81.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Robertson, Hill & Co., C.A., London.
For 1919: The same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Preference dividends were paid on the 15th April and 15th October, at 5% per annum. The preferred dividend was paid on the 8th July at 5% per annum, and the deferred dividend on the 11th July, at 7% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

Robert Montgomery Horne-Payne, Brentwood, England.
John Davidson, Russell Hill, England.
Tom Blundell Brown, Director, South Weald, Essex, England.
Dudley Northall Laurie, London, England.
Ernest Frederick Orby Gascoigne, Leather Head, Surrey, England.
Sir William Mackenzie, Toronto, Ont.
Norman Scott Russell, London, England.
David Blythe Hanna, Toronto, Ont.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		£	£	£	£
Cumulative perpetual preferred shares	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals	1,050,000	.....	750,000	750,000	.....

THE CANADA TRUST COMPANY

Head Office, London, Ontario.

President—Thomas G. Meredith, K.C., London.
Vice-President—Dr. F. R. Eccles, London.
General Manager—Hume Cronyn, London.
Secretary—M. Aylsworth, London.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$986,900 00	
2. Ordinary joint stock capital, total paid thereon	13,000 00	
3. Ordinary joint stock capital, total paid thereon	100 00	
		$1,000,000 00
4. Dividends declared in respect of (1), (2), (3), but not yet paid	39,996 00	
5. Unappropriated profits in respect of (1), (2), (3)	5,601 36	
6. Reserve fund in respect of (1), (2), (3)	600,000 00	
		645,597 36

Liabilities to the Public.

7. Liability for loans in process of completion (not extended), $94,041.00.

Total actual liabilities	$1,645,597 36

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

8. Principal guaranteed, including unclaimed balances	$4,638,507 86
9. Interest due and accrued on (8)	81,255 60
Total trust funds guaranteed	$4,719,763 46

Trust Funds not Guaranteed by the Corporation, but for Which the Corporation is Accountable.

10. Trust funds invested:		
Principal	$1,666,725 00	
Interest	125,503 04	
		$1,792,228 04
11. Amount at which unrealized assets are carried on the books of the Corporation		1,752,678 35
Total trust funds not guaranteed		$3,544,906 39

Summary.

Actual liabilities	$1,645,597 36
Trust funds guaranteed	4,719,763 46
Trust funds not guaranteed	3,544,906 39
Grand total of liabilities	$9,910,267 21

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

12. Freehold land (including buildings)			$12,984 07

DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages	$666,842 85		
Less amount retained to pay prior mortgages	26,290 20		
		$640,552 65	
14. Interest due and accrued on (13)		31,901 64	
			672,454 29

STOCKS, BONDS AND DEBENTURES.

15. Dominion of Canada	$24,975 69	
16. Provinces of Canada	223,496 51	
17. Municipalities situated in Canada	240,835 10	
18. Rural telephone companies guaranteed by Provinces of Canada	106,468 53	
19. Interest due and accrued on (15) to (18)	10,991 17	
		606,767 00
20. School districts situated in Canada	$53,151 63	
21. Interest due and accrued on (20)	3,839 37	
		56,991 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal	$55,296 90	
23. Interest due and accrued on (22)	684 10	
		55,981 00

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal	$4,250 00	
25. Interest due and accrued on (24)	55 00	
		4,305 00

CASH.

26. On hand	$7,956 67	
27. In banks	228,158 33	
		236,115 00
Total assets owned beneficially by the Corporation		$1,645,597 36

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

28. First mortgages	$2,440,564 60	
29. Agreements for sale or purchase	5,293 50	
30. Interest due and accrued on (28), (29)	111,682 90	
		$2,557,541 00

STOCKS, BONDS AND DEBENTURES.

31. United Kingdom of Great Britain and Ireland	$792,476 15	
32. Dominion of Canada	326,672 80	
33. Provinces of Canada	132,833 58	
34. Municipalities situated in Canada	304,906 45	
35. Rural telephone companies, guaranteed by Provinces of Canada	321,285 87	
36. Interest due and accrued on (31) to (35)	38,979 15	
		1,917,154 00
Total		$4,474,695 00

37. School districts situated in Canada	$85,370 26	
38. Other stocks, bonds and debentures	12,800 00	
39. Interest due and accrued on (37), (38)	3,151 74	
		101,322 00

CASH.

40. On hand	$2,533 81	
41. In banks	141,212 65	
		143,746 46
Total trust funds guaranteed		$4,719,763 46

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

42. Mortgage securities:		
(1) Principal	$926,909 75	
(2) Interest due and accrued	38,462 25	
		$965.372 00
43. Other securities:		
(1) Principal	$502,814 03	
(2) Interest due and accrued	8,134 97	
44. Uninvested trust funds—cash in banks	$315,907 04	
45. Inventory value of unrealized assets	1,752,678 35	
		2,579,534 39
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$3,544,906 39

SUMMARY.

Assets owned beneficially by the Corporation	$1,645,597 36
Trust funds guaranteed by the Corporation	4,719,763 46
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	3,544,906 39
Grand total of assets	$9,910,267 21

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.243%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.8720%; (*b*) 6.2962%.
(2) On trust funds guaranteed (*a*) 7.3935%; (*b*) 6.7602%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Ontario	309,461 90
Manitoba	18,656 02
Saskatchewan	278,445 87
Alberta	65,890 50
Total	$672.454 29

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Ontario	$1,378,757 00
Manitoba	196,493 00
Saskatchewan	982,291 00
Total	$2,557,541 00

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
(1) Owned beneficially, No. 1; amount, $2,570.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed)
For 1918: M. H. Rowland, and J. F. Kern, London.
For 1919. M. H. Rowland, and J. F. Kern, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 3½%; 2nd July 4%.

DIRECTORS AT 31ST DECEMBER, 1918:

Thomas G. Meredith, K.C., London.
Dr. F. R. Eccles, London.
Frank E. Leonard, London.
H. S. Blackburn, London.
H. E. Gates, London.
J. B. McKillop, London.
John Cowan, K.C., Sarnia.
Philip Pocock, London.
Isaac Campbell, K.C., Winnipeg.
Robert Fox, London.
George T. Brown, London.
E. P. Clement, K.C., Kitchener.
R. O. McCulloch, Galt.
Verschoyle Cronyn, K.C., London.
A. H. Marshall Graydon, London.
Hon. F. G. Macdiarmid, Toronto.
Hume Cronyn, London.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		$	$	$	$
Fully called	9,869	100	986,900	986,900	.....
Partly called 25%	520	100	52,000	13,000	39,000 00
" " 1%	100	100	10,000	100	9,900 00
Totals	10,489	.....	1,048,900	1,000,000	48,900 00

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario.

President—W. G. Gooderham, Toronto.
Vice-Presidents—W. D. Matthews, Toronto; R. S. Hudson, Toronto.
Joint General Managers—R. S. Hudson, Toronto; John Massey, Toronto.
Secretary-Treasurer—George H. Smith, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, 50% called; total paid thereon		$259,000 00
2. Unappropriated profits in respect of (1)		71,681 62
Total actual liabilities		$330,681 62

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

3. Principal guaranteed, including unclaimed balances	$42,000 00	
4. Interest due and accrued on (3)	12 50	
Total trust funds guaranteed		$42,012 50

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested:		
Principal	$550,100 10	
Interest	1,602 83	
6. Other liabilities, cash in bank, bearing interest	41,408 48	
7. Amount at which unrealized assets are carried on the books of the Corporation	179,739 00	
Total trust funds not guaranteed		772,850 41

SUMMARY.

Actual liabilities	330,681 62
Trust funds guaranteed	42,012 50
Trust funds not guaranteed	772,850 41
Grand total of liabilities	$1,145,544 53

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages	$159,471 72	
9. Interest due and accrued on (8)	4,850 08	
		$164,321 80

STOCKS, BONDS AND DEBENTURES.

10. Stocks and bonds of public utility companies situated in Canada	$150,000 00	
11. Interest due and accrued on (10)	3,000 00	
		153,000 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

12. Principal		$2,534 10

CASH.

13. Deposited in Canada Permanent Mortgage Corporation, various branches in Canada		10,825 72
Total assets owned beneficially by the Corporation		$330,681 62

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages	$37,896 30	
15. Second and subsequent mortgages agreements for sale or purchase	3,680 55	
Total		41,576 85

CASH.

16. In Canada Permanent Mortgage Corporation, Toronto		435 65
Total trust funds guaranteed		$42,012 50

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

17. Mortgage securities:		
(1) Principal	$175,162 52	
(2) Interest due and accrued	1,602 83	
		$176,765 35
18. Other securities:		
(1) Principal	$374,937 58	
19. Uninvested trust funds	41,408 48	
20. Inventory value of unrealized assets	179,739 00	
		596,085 06
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$772,850 41

SUMMARY.

Assets owned beneficially by the Corporation	$330,681 62
Trust funds guaranteed by the Corporation	42,012 50
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	772,850 41
Grand total of assets	$1,145,544 53

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.58%; (*b*) 6%.
(2) On trust funds guaranteed (*a*) 7.03%; (*b*) No other securities.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:
All in Ontario, $164,321.80.

Show by Provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: All in Ontario, $41,576.85.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.: Trust funds not guaranteed but for which the Corporation is accountable, No. 2; amount, $2,101.94.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. E. Osler, Toronto; Henry Barber, Toronto.
For 1919: A. E. Osler, Toronto; Henry Barber, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1918:

W. G. Gooderham, Toronto.
W. D. Matthews, Toronto.
R. S. Hudson, Toronto.
Wm. Mulock, Toronto.
Col. A. E. Gooderham, Toronto.
F. Gordon Osler, Toronto.
J. H. G. Hagerty, Toronto.
John Massey, Toronto.
John Campbell, S.S.C., Edinburgh, Scotland.
George H. Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
50 per cent. called.....	5,180	100	518,000	259,000	259,000
Totals.....	5,180	.....	518,000	259,000	259,000

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario.

President—Hon. M. J. O'Brien, Renfrew.
Manager—Dr. B. G. Connolly, Ottawa.
Secretary—E. T. B. Pennefather, Ottawa.
Vice-Presidents—Hon. S. N. Parent, Ottawa; J. J. Lyons, Ottawa; R. P. Gough, Toronto; A. E. Corrigan, Ottawa.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$404,065 38	
2. Dividends declared in respect of (1), but not yet paid	16,162 60	
3. Unappropriated profits in respect of (1)	30,427 02	
		$450,655 00

Liabilities to the Public.

4. Other liabilities to the public, viz.:		
(*a*) Commissions payable	21 50	
(*b*) Accounts payable	100 75	
		122 25
Total actual liabilities		$450,777 25

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

5. Principal guaranteed, including unclaimed balances	$433,962 97	
6. Interest due and accrued on (5)	14,372 15	
Total trust funds guaranteed		$448,335 12

Trust Funds not Guaranteed by the Corporation, but for Which the Corporation is Accountable.

7. Trust funds invested: Principal, Interest	$165,543 78	
8. Trust funds uninvested not bearing interest	96,040 77	
9. Amount at which unrealized assets are carried on the books of the Corporation	799,095 66	
Total trust funds not guaranteed		$1,060,680 21

Summary.

Actual liabilities	$450,777 25
Trust funds guaranteed	448,335 12
Trust funds not guaranteed	1,060,680 21
Grand total of liabilities	$1,959,792 58

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

Debts Secured by Charges on Land.

10. First mortgages	$67,000 00	
11. Interest due and accrued on (10)	1,312 18	
		$68,312 18

STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada	$51,934 19	
13. Other governments, authorized as trustee investments	72,837 65	
14. Municipalities situated in Canada	130,426 67	
15. Interest due and accrued on (12), (13), (14)	9,239 98	
		264,438 49
16. School districts situated in Canada	$1,705 91	
17. Stocks and bonds of public utility companies situated in Canada	22,972 93	
18. Interest due and accrued on (16), (17)	223 65	
		24,902 49

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal	$1,668 93	
20. Interest due and accrued on (19)	10 75	
		1,679 68

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal	$4,160 00	
22. Interest due and accrued on (21)	130 52	
		4,290 52

CASH.

23. On hand	$1,600 61	
24. In banks	58,425 85	
		60,026 46

UNSECURED DEBTS.

25. Accounts receivable	3,357 55

ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture	$5,839 03	
27. Accrued fees and charges for administering estates, funds, etc.	15,524 90	
(*a*) Accrued interest	2,405 95	
		23,769 88
Total assets owned beneficially by the Corporation		$450,777 25

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION

DEBTS SECURED BY CHARGES ON LAND.

28. First mortgages	$91,107 38	
29. Interest due and accrued on (28)	5,721 36	
		$96,828 74

STOCKS, BONDS AND DEBENTURES.

30. United Kingdom of Great Britain and Ireland	$24,728 69	
31. Dominion of Canada	196,425 60	
32. Other governments, authorized as trustee investments	82,986 85	
		304,141 14
Total		$400,969 88
33. Other stocks, bonds and debentures		18,962 81

CASH.

34. In banks		$28,402 43
Total trust funds guaranteed		$448,335 12

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

35. Mortgages securities:		
(1) Principal	$165,543 78	
(2) Interest due and accrued		
36. Other securities:		
(1) Principal	799,095 66	
(2) Interest due and accrued		
37. Uninvested trust funds	96,040 77	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$1,060,680 21

SUMMARY.

Assets owned beneficially by the Corporation	$450,777 25
Trust funds guaranteed by the Corporation	448,335 12
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	1,060,680 21
Grand total of assets	$1,959,792 58

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4½%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.19%; (*b*) 6.45%.
(2) On trust funds guaranteed (*a*) 6.84%; (*b*) 6.16%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $55,500.00; Saskatchewan, $11,500.00=$67,000.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, $41,107.38; Saskatchewan, $50,000.00=$91,107.38.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: J. F. Cunningham, F.C.A. (Can.).
For 1919: J. F. Cunningham, F.C.A. (Can.).

DIRECTORS AT 31ST DECEMBER, 1918:

Hon. M. J. O'Brien, Renfrew.
Hon. S. N. Parent, Ottawa.
R. P. Gough, Toronto.
A. E. Corrigan, Ottawa.
T. P. Phelan, Toronto.
J. J. Lyons, Ottawa.
A. E. Provost, Ottawa.
E. W. Tobin, Bromptonville, Que.
Arthur Furland, Haileybury.
M. Connolly, Montreal.
Hugh Doheny, Montreal.
A. W. Robertson, Montreal.
Gordon Grant, Ottawa.
Hon. R. G. Beazley, Halifax.
J. J. McFadden, Renfrew.
E. Fabre Surveyor, Montreal.
J. B. Duford, Ottawa.
Col. D. R. Street, Ottawa.
W. H. McAuliffe, Ottawa.
J. F. Brown, Toronto.
P. V. Brynes, Hamilton.
Dr. B. G. Connolly, Ottawa.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid
	No. of shares.	Par value.	Total amount held.		
		$	$	$ c.	$ c.
Fully called	7,306	100	730,600	404,065 38	326,534 62

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario.

President—Hon. W. A. Charlton, Toronto. *Second Vice-President*—Sir William Gage, Toronto.
First Vice-President—Noel Marshall, Toronto. *Third Vice-President*—W. K. George, Toronto.
Manager—John J. Gibson, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon	$217,020 00	
2. Joint stock capital paid in advance of calls	15,466 99	
3. Dividends declared in respect of (1), (2), but not yet paid	6,923 42	
4. Unappropriated profits in respect of (1), (2)	6,390 17	
5. Reserve fund in respect of (1), (2)	28,840 85	
		$274,641 43

LIABILITIES TO THE PUBLIC.

6. Mortgages payable on real estate vested in the company	104 99
Total actual liabilities	$274,746 42

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances	$8,818 92
Total trust funds guaranteed	$8,818 92

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds invested	$1,245,748 89	
9. Trust funds uninvested not bearing interest	13,521 43	
Total trust funds not guaranteed		$1,259,270 32

SUMMARY.

Actual liabilities	$274,746 42
Trust funds guaranteed	8,818 92
Trust funds not guaranteed	1,259,270 32
Grand total of liabilities	$1,542,835 66

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages	$76,696 39	
11. Second and subsequent mortgages, agreements for sale or purchase	5,313 82	
12. Interest due and accrued on (10), (11)	2,571 34	
		$84,581 55

STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland	.....	
14. Dominion of Canada	$20,070 00	
15. Provinces of Canada	4,288 00	
16. Other governments, authorized as trustee investments	500 00	
17. Municipalities situated in Canada	92,662 04	
18. Rural telephone companies guaranteed by Provinces of Canada	2,695 46	
19. Interest due and accrued on (13) to (18)	1,922 28	
		$122,137 78
20. School districts situated in Canada	3,327 54	
21. Stocks and bonds of public utility companies situated in Canada	2,522 29	
22. Stocks and bonds of public utility companies situated outside of Canada	1,855 00	
23. Stocks of chartered banks	8,000 00	
24. Interest due and accrued on (20) to (24)	130 26	
		$15,835 09
25. Other stocks and bonds		14,850 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal	$6,481 07	
27. Interest due and accrued on (26)	92 69	
		6,573 76

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

CASH.

28. On hand	$4,008 98	
29. In banks	1,038 59	
		5,047 57

UNSECURED DEBTS.

30. Accounts receivable	295 15

ASSETS NOT HEREINBEFORE MENTIONED.

31. Office furniture, automobile and safety deposit boxes	$4,390 40	
32. Accrued fees and charges for administering estates, funds, etc.	13,097 43	
(*a*) Dixon Syndicate, investment	6,833 34	
(*b*) Real estate	1,104 35	
		25,425 52
Total assets owned beneficially by the Corporation		$274,746 42

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

33. First mortgages	$8,818 92

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

34. Mortgage securities:		
(1) Principal		$248,397 73
35. Other securities:		
(1) Principal	$997,351 16	
36. Uninvested trust funds	13,521 43	
		$1,010,872 59
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$1,259,270 32

SUMMARY.

Assets owned beneficially by the Corporation	$274,746 42
Trust funds guaranteed by the Corporation	8,818 92
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	1,259,270 32
Grand total of assets	$1,542,835 66

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5⅝%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.01%; (*b*) 5.99%.
(2) On trust funds guaranteed (*a*) 6.62%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $82,010.21.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Thomas Jenkins and James Hardy, Toronto.
For 1919: Thomas Jenkins and Thomas Hardy, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, 3%; July 1st, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

Hon. W. A. Charlton, Toronto.
Noel Marshall, Toronto.
Sir William Gage, Toronto.
W. K. George, Toronto.
W. R. Hobbs, Toronto.
R. Wade, Orillia.
J. B. Tudhope, Orillia.
Allan McPherson, Longford Mills.
Jacob Kohler, Cayuga.
D. B. Hanna, Toronto.
John J. Gibson, Toronto.
J. F. M. Stewart, Toronto.
S. Casey Wood, Toronto.
John M. Ferguson, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		$	$	$ c.	$ c.
80 per cent called	2,855	100	285,500	217,020 00	.....
Paid in advance of calls	.....	.....	.....	15,466 99	53,013 01
Totals	2,855	.....	285,500	232,486 99	53,013 01

CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario.

President—G. G. McCormick, London.
First Vice-President—Thomas Baker, London.
Second Vice-President—R. G. Fisher, London.
Manager—M. J. Kent, London.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$255,837 77	
2. Unappropriated profits in respect of (1)	367 27	
3. Reserve fund in respect of (1)	14,000 00	
		$270,205 04
Total actual liabilities		$270,205 04

SUMMARY.

Actual liabilities	$270,205 04
Trust funds guaranteed	Nil
Trust funds not guaranteed	Nil
Grand total of liabilities	$270,205 04

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

4. First mortgages	$32,332 00

STOCKS, BONDS AND DEBENTURES.

5. United Kingdom of Great Britain and Ireland	3,666 00
6. Other governments not authorized as trustee investments	5,243 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

7. Principal, Anglo-French Bonds and Canada Trust Debentures	$15,800 00	
8. Interest due and accrued on (7)	200 00	
		16,000 00

CASH.

9. In bank and loan company	212,964 04
Total assets owned beneficially by the Corporation	$270,205 04

SUMMARY.

Assets owned beneficially by the Corporation	$270,205 04
Trust funds guaranteed by the Corporation	Nil
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	Nil
Grand total of assets	$270,205 04

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7%; (*b*) Nil.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:
Ontario, $32,332.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. Screaton and W. B. Wortman.
For 1919: A. Screaton and W. B. Wortman.

DIRECTORS AT 31ST DECEMBER, 1918:

G. G. McCormick, London.
Thomas Baker, London.
R. G. Fisher, London.
W. E. Robinson, London.
Charles R. Hunt, London.
T. W. Scandrett, London.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid
		$	$	$	$
Fully called stock	3,000	100	300,000	255,837 77	44,162 23

THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario.

President—T. H. Purdom, K.C., London. *Vice-President*—Alex. Purdom, London.
Manager—William J. Harvey, London.

BALANCE SHEET AS AT 31st DECEMBER, 1918

CAPITAL

LIABILITIES TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$105,000 00	
2. Ordinary joint stock capital; total paid thereon	19,500 00	
3. Dividends declared in respect of (1), (2), but not yet paid	3,112 50	
4. Unappropriated profits in respect of (1), (2)	11,776 86	
		$139,389 36

LIABILITIES TO THE PUBLIC.—Nil.

Total actual liabilities	$139,389 36

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

5. Principal guaranteed, including unclaimed balances	$228,475 00	
6. Interest due and accrued on (5)	4,899 38	
Total trust funds guaranteed		$233,374 38

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested	$438,436 69	
8. Amount at which unrealized assets are carried on the books of the Corporation	1,075,550 00	
Total trust funds not guaranteed		1,513,986 69

SUMMARY.

Actual liabilities	$139,389 36
Trust funds guaranteed	233,374 38
Trust funds not guaranteed	1,513,986 69
Grand total of liabilities	$1,886,750 43

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages	$1,035 35	
10. Second and subsequent mortgages, agreements for sale or purchase	1,750 00	
11. Interest due and accrued on (9), (10)	32 09	
		$2,817 44

STOCKS, BONDS AND DEBENTURES.

12. Municipalities situated in Canada	$1,647 25	
13. Interest due and accrued on (12)	53 50	
		1,700 75
14. Stocks and bonds of loan, trust and insurance companies	$103,050 40	
15. Interest due and accrued on (14)	1,331 00	
16. Other stocks and bonds	10,000 00	
17. Interest due and accrued on (16)	150 00	
		114,531 40

CASH.

18. In banks	19,889 77

ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture	450 00
Total assets owned beneficially by the Corporation	$139,389 36

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages	$202,603 09	
21. Second and subsequent mortgages agreements for sale or purchase	10,700 00	
22. Interest due and accrued on (20), (21)	5,581 64	
		$218,884 73

CASH.

23. In Dominion Savings & Investment Society, London	14,489 65
Total trust funds guaranteed	$233,374 38

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

24. Mortgage securities		$36,428 31
25. Other securities	$381,688 00	
26. Unsecured debts, advances on account income	3,880 23	
27. Uninvested trust funds	16,440 15	
28. Inventory value of unrealized assets	1,075,550 00	
		1,477,558 38
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$1,513,986 69

SUMMARY.

Assets owned beneficially by the Corporation	$139,389 36
Trust funds guaranteed by the Corporation	233,374 38
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	1,513,986 69
Grand total of assets	$1,886,750 43

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.09%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 9%; (*b*) 4.38%.
(2) On trust funds guaranteed (*a*) 6.08%; (*b*) 8%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $1,035.35; Saskatchewan, $1,750.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, $213,303.09.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness: $1,750.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year: $29.15.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities: $13,500.00.

DIRECTORS AT 31ST DECEMBER, 1918:

T. H. Purdom, K.C., London.
W. J. McMurtry, Toronto.
John Purdom, London.
Samuel Wright, London.
John Milne, London.
Alex. Purdom, London.
Nathaniel Mills, London.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.			
		$	$	$	$
Fully paid	1,050	100	105,000	105,000	.....
10 per cent. called	1,950	100	195,000	19,500	.....
Totals	3,000	.....	300,000	124,500	.....

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario.

President—Charles E. Howitt, Guelph. *Vice-President*—George D. Forbes, Hespeler.
Managing Director—J. E. McElderry, Guelph.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$258,000 00	
2. Ordinary joint stock capital, partly called; total paid thereon	34,500 00	
3. Dividends declared in respect of (1), (2), but not yet paid	7,312 50	
4. Unappropriated profits in respect of (1), (2)	5,738 08	
5. Reserve fund in respect of (1), (2)	5,000 00	
		$310,551 07

Liabilities to the Public.—Nil.

Total actual liabilities	$310,551 07

Trust Funds not Guaranteed by the Corporation, but for Which the Corporation is Accountable.

6. Trust funds invested:		
Principal	$5,500 00	
Interest accrued	27 41	
7. Trust funds uninvested, but on deposit, bearing interest	17,200 24	
8. Other liabilities	1,428 00	
9. Amount at which unrealized assets are carried on the books of the Corporation, estimated	42,511 55	
Total trust liabilities		$66,667 20

Summary.

Actual liabilities	$310,551 07
Trust funds guaranteed	None
Trust funds not guaranteed	66,667 20
Grand total of liabilities	$377,218 27

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

Debts Secured by Charges on Land.

10. First mortgages	$162,201 59	
11. Interest due and accrued on (10)	9,348 30	
		$171,549 89

Stocks, Bonds and Debentures,

12. Dominion of Canada	$64,332 55	
13. Municipalities situated in Canada	34,624 87	
14. Interest due and accrued on (12), (13)	2,064 45	
		101,021 87

CASH.

15. On hand	$2,143 22	
16. In banks	35,771 85	
		37,915 07
Accrued interest on bank account		64 24
Total assets owned beneficially by the Corporation		$310,551 07

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

17. Other securities:		
(1) Principal	$6,928 00	
(2) Interest due and accrued	27 41	
18. Uninvested trust funds on deposit, bearing interest	17,200 24	
19. Inventory value of unrealized assets, estimated	42,511 55	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$66,667 20

SUMMARY.

Assets owned beneficially by the Corporation	$310,551 07
Trust funds guaranteed by the Corporation	None
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	66,667 20
Grand total of assets	$377,218 27

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.9868%; (*b*) 5.90001%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $2,088.43; Saskatchewan, $160,113.16.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener; for 1919: Auditors hold office until successors are appointed.

DIRECTORS AT 31ST DECEMBER, 1918:

Charles E. Howitt, Guelph.
George D. Forbes, Hespeler.
H. Howitt, M.D., Guelph.
J. E. McElderry, Guelph.
Wm. E. Phin, Hamilton.
A. B. Petrie, Guelph.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of the Loan and Trust Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	Total amount held.		
		$	$	$ c.	$ c.
Fully called	5,160	50	258,000	258,000 00	.....
Partly called	2,070	50	103,500	34,500 49	68,999 51
Totals	7,230	.....	361,500	292,500 49	68,999 51

THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario.

President—James H. Mitchell, Toronto. *Vice-President*—A. J. Jackson, Toronto.
Manager—J. A. Withrow, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital, total paid thereon	$200,000 00	
2. Dividends declared in respect of (1), but not yet paid	6,000 00	
3. Unappropriated profits in respect of (1)	3,010 63	
4. Reserve fund in respect of (1)	50,000 00	
		$259,010 63

Liabilities to the Public.

5. Other liabilities to the public, viz.:	
(*a*) Accounts payable	4,221 53
Total actual liabilities	$263,232 16

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

6. Principal guaranteed, including unclaimed balances ..	$1,166,443 54	
7. Interest due and accrued on (6)	6,241 80	
Total trust funds guaranteed		$1,172,685 34

Trust Funds not Guaranteed by the Corporation, but for Which the Corporation is Accountable.

8. Trust funds uninvested not bearing interest, bank interest excepted	$18,078 60	
9. Amount at which unrealized assets are carried on the books of the Corporation	3,347,067 94	
Total trust funds not guaranteed		$3,365,146 54

Summary.

Actual liabilities	$263,232 16
Trust funds guaranteed	1,172,685 34
Trust funds not guaranteed	3,365,146 54
Grand total of liabilities	$4,801,064 04

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

10. Office premises	$85,093 75

Debts Secured by Charges on Land.

11. Second and subsequent mortgages, agreements for sale or purchase	$104,560 00	
12. Interest due and accrued on (11)	409 45	
		104,969 45

Stocks, Bonds and Debentures,		
13. Stocks and bonds of loan, trust and insurance companies	$40,751 10	
14. Interest due and accrued on (13)	1,509 30	
		42,260 40
15. Other stocks and bonds	$5,152 00	
16. Interest due and accrued on (15)	51 50	
		5,203 50
Cash.		
17. On hand	$64 34	
18. In banks	20,138 62	
		20,202 96
Unsecured Debts.		
19. Accounts receivable		3,802 10
Assets not Hereinbefore Mentioned.		
20. Office furniture		1,700 00
Total assets owned beneficially by the Corporation		$263,232 16
Trust Funds, the Investment of Which is Guaranteed by the Corporation.		
Debts Secured by Charges on Land.		
21. First mortgages	$8,694 59	
22. Interest due and accrued on (21)	264 66	
		$8,959 25
Stocks, Bonds and Debentures,		
23. Dominion of Canada	$13,092 50	
24. Other governments, authorized as trustee investments	474,004 38	
25. Municipalities situated in Canada	15,506 06	
26. Rural telephone companies, guaranteed by provinces of Canada	32,535 72	
27. Interest due and accrued on (23) to (26)	7,235 21	
		542,373 87
Total		$551,333 12
28. School districts situated in Canada	$1,089 44	
29. Other stocks, bonds and debentures	588,917 49	
30. Interest due and accrued on (28) and (29)	14,926 90	
		604,933 83
Loans Upon the Collateral Security of Bonds, Stocks and Debentures, as per Schedule L.		
31. Principal	$4,691 17	
32. Interest due and accrued on (31)	574 89	
		5,266 06
Cash.		
33. On hand	$4,365 43	
34. In banks	2,090 63	
		6,456 06
Assets not Hereinbefore Mentioned.		
35. Advances to estates under administration		4,696 27
Total trust funds guaranteed		$1,172,685 34

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Uninvested trust funds	$18,078 60	
37. Inventory value of unrealized assets	3,347,067 94	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$3,365,146 54

SUMMARY.

Assets owned beneficially by the Corporation	$263,232 16
Trust funds guaranteed by the Corporation	1,172,685 34
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	3,365,146 54
Grand total of assets	$4,801,064 04

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918: (*a*) On mortgages of realty; (*b*) on other securities.

(1) Owned beneficially by the Corporation (*a*) Nil; (*b*) 4.30%.
(2) On trust funds guaranteed (*a*) 7.48%; (*b*) 5.88%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Saskatchewan, $2,064.94; Ontario, $6,629.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918 and 1919 { Stiff Bros., and Sime, Toronto. Riddell, Stead, Graham, and Hutchison, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? December 31st, 1918, dividend $1.50 per share per annum.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness. $98,000.00.

The aggregate amount of instalments of principal in arrears, $4,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, $2,450.00.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, $31,000.00.

DIRECTORS AT 31ST DECEMBER, 1918:

James H. Mitchell, Toronto. W. A. Mitchell, Toronto.
A. J. Jackson, Toronto. A. C. McMaster, Toronto.
J. W. Seymour Corley, K.C., Toronto. E. J. B. Duncan, Toronto.
C. P. Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
50 per cent. called	4,000	100	400,000	200,000	.....

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario.

President—Sir George C. Gibbons, London.
Vice-President—J. L. Englehart, Toronto.
Vice-President—M. Masuret, London.
Manager and Secretary—John S. Moore, London.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$500,000 00	
2. Dividends declared in respect of (1), but not yet paid	17,500 00	
3. Unappropriated profits in respect of (1)	8,051 34	
4. Reserve fund in respect of (1)	170,000 00	
5. Provision for Business Profits War Tax, and Federal income tax, and final instalment of 1918 contribution to Canadian Patriotic and Red Cross funds	3,500 00	
		$699,051 34
Total actual liabilities		$699,051 34

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

6. Principal guaranteed, including unclaimed balances	$116,907 05	
7. Interest due and accrued on (6), including balance at credit of guaranteed interest account	10,811 37	
Total trust funds guaranteed		$127,718 42

Trust Funds not Guaranteed by the Corporation, but for Which the Corporation is Accountable.

8. Trust funds invested:		
Principal	$2,277,315 29	
Interest	59,356 65	
9. Trust funds uninvested not bearing interest, bearing bank interest	1,949 20	
10. Amount at which unrealized assets are carried on the books of the Corporation	5,480,557 98	
Total trust funds not guaranteed		$7,819,179 12

Summary.

Actual liabilities	$699,051 34
Trust funds guaranteed	127,718 42
Trust funds not guaranteed	7,819,179 12
Grand total of liabilities	$8,645,948 88

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

11 Office premises	$20,000 00

DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages	$484,808 87	
13. Second and subsequent mortgages, agreements for sale or purchase	3,882 57	
14. Interest due and accrued on (12), (13)	11,971 62	
		$500,663 06

STOCKS, BONDS AND DEBENTURES,

15. United Kingdom of Great Britain and Ireland	$56,150 60	
16. Dominion of Canada	45,000 00	
17. Provinces of Canada	19,668 54	
18. Interest due and accrued on (15), (16), (17)	1,201 10	
		122,020 24

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal	$39,896 35	
20. Interest due and accrued on (19)	891 96	
		40,788 31

CASH.

In banks	10,579 73

ASSETS NOT HEREINBEFORE MENTIONED.

Office furniture	5,000 00
Total assets owned beneficially by the Corporation	$699,051 34

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

21. First mortgages	$109,542 53	
22. Interest due and accrued on	2,611 26	
		112,153 79

STOCKS, BONDS AND DEBENTURES.

Dominion of Canada	10,000 00
Total	$122,153 79

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal	$3,199 35	
24. Interest due and accrued on (23)	94 13	
		3,293 48

CASH.

25. In banks	2,271 15
Total trust funds guaranteed	$127,718 42

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

26. Mortgage securities:		
Principal, $1,978,912.00; less assumed mortgages, $13,994.84	$1,964,917 16	
Interest due and accrued	56,264 63	
		$2,021.181 79

27. Other securities:		
Principal	$312,398 13	
Interest due and accrued	3,092 02	
28. Uninvested trust funds	1,949 20	
29. Inventory value of unrealized assets	5,480,557 98	
		5,797,997 33
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$7,819,179 12

SUMMARY.

Assets owned beneficially by the Corporation	$699,051 34
Trust funds guaranteed by the Corporation	127,718 42
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	7,819,179 12
Grand total of assets	$8,645,948 88

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.65%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.8570%; (*b*) 6.044%.
(2) On trust funds guaranteed (*a*) 6.3761%; (*b*) 6%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $488,691.44.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, $109,542.53.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
(1) Owned beneficially, No. 1; amount, $11,595.28

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: F. G. Jewell, C.A., London; Andrew Dale, London.
For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 7% per annum.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your Company in their capacity as trustees: Loans taken over from Company and Guarantee Account by Company as trustee, $29,415.00.

DIRECTORS AT 31ST DECEMBER, 1918:

Geo. S. Gibbons, London.
J. L. Englehart, Toronto.
M. Masuret, London.
John McClary, London.
George Robinson, London.
E. Meredith, K.C., London.
G. B. Harris, London.
Geo. Mair, Windsor.
C. R. Somerville, London.
D. Milne, Sarnia.
T. R. Atkinson, M.L.A., Simcoe.
Hon. C. S. Hyman, London.
A. M. Smart, London.
T. S. Hobbs, London.
John Pringle, London.
John M. Dillon, London.
Arthur T. Little, London.
George C. Gunn, London.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
Fully called stock	5,000	100	500,000	500,000	.....

MERCANTILE TRUST COMPANY OF CANADA, LIMITED

Head Office, Hamilton, Ontario.

President—Cyrus A. Birge, Hamilton.
Vice-President—Major Henry L. Roberts, Grimsby.
Vice-President—James Turnbull, Toronto.
Manager and Secretary—S. C. Macdonald, Hamilton.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$487,600 00	
2. Dividends declared in respect of (1), but not yet paid	14,628 00	
3. Unappropriated profits in respect of (1)	15,546 88	
4. Reserve fund in respect of (1)	100,000 00	
5. Contingent fund in respect of (1)	10,000 00	
		$627,774 88

Liabilities to the Public.

6. Money borrowed on security from chartered banks	$19,500 00	
7. Moneys borrowed without security from chartered banks	29,734 72	
		49,234 72
Total actual liabilities		$677,009 60

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

Principal guaranteed, including unclaimed balances	$432,592 81
Total trust funds guaranteed	$432,592 81

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

8. Trust funds invested	$966,941 51	
9. Trust funds uninvested not bearing interest	137,014 95	
10. Amount at which unrealized assets are carried on the books of the Corporation	3,412,163 19	
Total trust funds not guaranteed		$4,516,119 65

Summary.

Actual liabilities	$677,009 60
Trust funds guaranteed	432,592 81
Trust funds not guaranteed	4,516,119 65
Grand total of liabilities	$5,625,722 06

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

11. Office premises	$65,000 00	
12. Freehold land (including buildings) other than the foregoing	71,084 97	
		$136,084 97

DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages	$225,188 73	
14. Second and subsequent mortgages, agreements for sale or purchase	43,222 97	
15. Interest due and accrued on (13) and (14)	15,511 36	
		283,923 06

STOCKS, BONDS AND DEBENTURES,

16. United Kingdom of Great Britain and Ireland	$7,592 38	
17. Dominion of Canada	42,647 61	
18. Municipalities situated in Canada	46,829 10	
19. Interest due and accrued on (16) to (18)	2,280 00	
		99,349 09
20. Other stocks and bonds	$28,950 54	
21. Interest due and accrued on (20)	3,966 00	
		32,916 54

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal	$20,150 00	
23. Interest due and accrued on (22)	94 35	
		20,244 35

CASH.

24. On hand	$450 00	
25. In banks	62,477 90	
		62,927 90

ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture	$1,000 00	
27. Advances to estates' trusts under administration	7,783 32	
28. Accrued fees and charges for administering estates, funds, etc.	450 00	
(*a*) Safety deposit vaults	22,000 00	
(*b*) Loans against int. in trust or est. or against sundry securities	10,330 37	
		41,563 69
Total assets owned beneficially by the Corporation		$677,009 60

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages	$410,912 32	
30. Interest due and accrued on (29)	16,451 04	
		$427,363 36

CASH.

31. In banks	5,229 45
Total trust funds guaranteed	$432,592 81

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

32. Mortgage securities:		
Principal	$510,107 88	
Interest due and accrued	982 32	
		$511,090 20

33. Other securities:		
Principal	$455,770 67	
Interest due and accrued	80 64	
34. Uninvested trust funds	137,014 95	
		$592,866 26
35. Inventory value of unrealized assets		3,412,163 19
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$4,516,119 65

SUMMARY.

Assets owned beneficially by the Corporation	$677,009 60
Trust funds guaranteed by the Corporation	432,592 81
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	4,516,119 65
Grand total of assets	$5,625,722 06

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.16%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.98%; (*b*) 6.08%.
(2) On trust funds guaranteed (*a*) 7.24%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Alberta, $95,687.62; Ontario. $117,729.75; British Columbia, $33,987.90; Saskatchewan, $20,996.43.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Alberta, $84,487.35; British Columbia, $24,322.01; Manitoba, $15,801.10; Saskatchewan, $18,046.11; Ontario, $268,255.75.

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.: Trust funds guaranteed (*b*) $22,302.21.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: C. S. Scott, F.C.A.; G. E. F. Smith, F.C.A., Hamilton.
For 1919: C. S. Scott, F.C.A.; G. E. F. Smith, F.C.A., Hamilton.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 3% each, being at rate of 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

Cyrus A. Birge, Hamilton.
Maj. Henry L. Roberts, Grimsby.
James Turnbull, Vice-President, Toronto.
C. C. Dalton, Toronto.
Sir John S. Hendrie, K.C.M.G., Toronto.
J. J. Green, Hamilton.
T. C. Haslett, K.C., Hamilton.
A. E. Dyment, Toronto.
Stanley Mills, Hamilton.
Lt.-Col. W. H. Merritt, M.D., St. Catharines.
J. F. Kavanagh, Hamilton.
Major-General S. C. Mewburn, Hamilton.
W. A. Wood, Hamilton.
Lt.-Col. John I. McLaren, Hamilton.
C. S. Wilcox, Hamilton.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$			$
Fully called	4,876	100	487,600	487,600	None.

MONTREAL TRUST COMPANY

Head Office, Montreal, Que.

President—Sir H. S. Holt, Montreal. *General Manager*—F. G. Donaldson, Montreal.
Vice-President—A. J. Brown, Montreal. *Secretary*—W. S. Greene, Montreal.
Chief Agent and Attorney for Ontario—Jno. F. Hobkirk, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid	20,000 00	
3. Unappropriated profits in respect of (1)	78,331 04	
4. Reserve fund in respect of (1)	900,000 00	
		$1,998,331 04

Liabilities to the Public.

5. Other liabilities to the public, viz.: Mortgages loan on Montreal Trust Building, outstanding when purchased	$160,000 00	
(*a*) Guaranteed mortgage investors' receipts	3,163 33	
(*b*) Guaranteed funds	1,476,675 61	
(*c*) Amount appropriated for the purpose of paying Dominion Income Tax, expense accrued, etc.	12,990 13	
		1,652,829 07
Total actual liabilities		$3,651,160 11

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

6. Principal guaranteed, including unclaimed balances (Agency funds)	$1,849,000 00	
Total trust funds guaranteed		$1,849,000 00

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

7. Trust funds invested, including securities actually held as trustee for bondholders: Principal	$59,174,345 97	
8. Trust funds uninvested. These funds are deposited in Royal Bank of Canada	136,325 15	
Total trust funds not guaranteed		$59,310,671 12

Summary.

Actual liabilities	$3,651,160 11
Trust funds guaranteed	1,849,000 00
Trust funds not guaranteed	59,310,671 12
Grand total of liabilities	$64,810,831 23

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

9. Office premises	$408,067 87

DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages	$356,442 50	
11. Interest due and accrued on (10)	21,414 08	
		377,856 58

STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada	$399,974 41	
13. Other governments, authorized as trustee investments	94,139 24	
14. Interest due and accrued on (12), (13)	2,700 00	
		496,813 65
15. Other governments not authorized as trustee investments	49,153 32	
16. Stocks and bonds of public utility companies situated in Canada	32,500 00	
17. Stocks and bonds of public utility companies situated outside of Canada	10,701 00	
18. Stocks and bonds of loan, trust and insurance companies	267,500 00	
19. Interest due and accrued on (15), (16), (17)	1,902 00	
		361,756 32
20. Other stocks and bonds	$824,872 40	
21. Interest due and accrued on (20)	5,458 60	
		830,331 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal	581,505 77

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Deposits with Provincial Governments	235,000 00

CASH.

24. On hand and in banks	267,926 91

UNSECURED DEBTS.

ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture and vaults	$16,594 70	
26. Accrued fees and charges, rents, etc.	75,307 31	
		91,902 01
Total assets owned beneficially by the Corporation		$3,651,160 11

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal	$1,849,000 00
Total trust funds guaranteed	$1,849,000 00

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

28. Mortgages securities	$1,916,563 81	
29. Other securities:		
Principal	57,257,782 16	
30. Uninvested trust funds, deposited in The Royal Bank of Canada	136,325 15	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$59,310,671 12

SUMMARY.

Assets owned beneficially by the Corporation	$3,651,160 11
Trust funds guaranteed by the Corporation	1,849,000 00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	59,310,671 12
Grand total of assets	$64,810,831 23

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) about 6½%; (*b*) about 6%.
(2) On trust funds guaranteed (*a*) about 6%.

Show by Provinces the amount of the mortgages owned beneficially by the Corporation: Quebec, $180,800.00; British Columbia, $128,500.00; Manitoba, $18,582.50; Alberta, $12,500.00; Saskatchewan, $15,000.00; Nova Scotia, $1,060.00.

Show by countries other than Canada the amount of the mortgages owned beneficially by the Corporation: All mortgages in Canada.

Show by countries other than Canada the amount of the mortgages held by trust funds guaranteed by Corporation: All mortgages in Canada.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Deloitte, Plender, Griffiths & Co., Montreal.
For 1919: Deloitte, Plender, Griffiths & Co., Montreal.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 15th day of January, April, July and October, 8% per annum, or 2% quarterly.

DIRECTORS AT 31ST DECEMBER, 1918:

Sir H. S. Holt, Montreal.
A. J. Brown, K.C., Montreal.
J. E. Aldred, Montreal.
Hon. W. J. Hanna, Toronto.
G. H. Duggan, Montreal.
Geo. Caverhill, Montreal.
Hon. N. Curry, Montreal.
Hon. R. Dandurand, Montreal.
F. P. Jones, Montreal.
Wm. Molson Macpherson, Quebec.
C. E. Neill, Montreal.
Hugh Paton, Montreal.
E. L. Pease, Montreal.
James Redmond, Montreal.
F. W. Ross, Quebec.
Hon. W. B. Ross, Halifax.
A. Haig Sims, Montreal.
Stuart Strathy, Toronto.
C. A. Crosbie, Vancouver.
F. G. Donaldson, Montreal.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
Fully called	10,000	100	1,000,000	1,000,000 00	.....

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto.

President—Sir Joseph Flavelle, Bart., Toronto.
Vice-President—Z. A. Lash, Toronto.
Vice-President—E. R. Wood, Toronto.
Vice-President—W. E. Rundle, Toronto.
General Manager—W. E. Rundle, Toronto.
Assistant Manager—J. C. Breckenridge, Toronto.
Secretary—E. Cassidy, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,500,000 00	
2. Dividends declared in respect of (1), but not yet paid	37,500 00	
3. Unappropriated profits in respect of (1)	12,182 97	
4. Reserve fund in respect of (1), (including $50,000 reserve for new branches	1,650,000 00	
		$3,199,682 97

Liabilities to the Public.

5. Other liabilities to the public, viz.:		
(*a*) Reserve for balance Dominion Income Tax	12,551 76	
6. Liabilities to the Corporation not shown as direct debts	25,986 69	
(*a*) Liability for loans in process of completion and assumed mortgages (not extended), $25,986.69.		
		38,538 45
Total actual liabilities		$3,238,221 42

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

7. Principal guaranteed, including trust deposits	$6,839,928 65	
8. Interest due and accrued on (7)	57,971 69	
Total trust funds guaranteed		$6,897,900 34

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

9. Trust funds invested:		
Principal	$66,209,166 23	
Interest	199,745 28	
10. Trust funds uninvested bearing bank interest	3,546,637 47	
Total trust funds not guaranteed		$69,955,548 98

Summary.

Actual liabilities	$3,238,221 42
Trust funds guaranteed	6,897,900 34
Trust funds not guaranteed	69,955,548 98
Grand total of liabilities	$80,091,670 74

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

11. Office premises, including vaults and rents due	$470,632 12	
12. Freehold land (including buildings)	139,856 47	
		$610,488 59

DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages	$552,845 14	
14. Second and subsequent mortgages, agreements for sale or purchase	250 00	
15. Interest due and accrued on (3), (4)	43,571 06	
		596,666 20

STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada	$723,622 96	
17. Municipalities situated in Canada	204,269 43	
18. Interest due and accrued on (6), (7)	11,315 51	
		939,207 90
19. Other governments not authorized as trustee investments	$4,500 00	
20. School districts situated in Canada	3,793 20	
21. Stocks and bonds of public utility companies situated in Canada	119,786 53	
22. Stocks and bonds of public utility companies situated outside of Canada	40,586 35	
23. Stocks of chartered banks	44,739 10	
24. Stocks and bonds of loan, trust and insurance companies	68,201 00	
25. Interest due and accrued on (19 to (24)	476 78	
		282,082 96

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal	277,817 87

CASH.

27. On hand	$63,616 46	
28. In banks	278,560 82	
		342,177 28

ASSETS NOT HEREINBEFORE MENTIONED.

29. Advances to estates' trusts under administration	189,780 62
Total assets owned beneficially by the Corporation	$3,238,221 42

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

30. First mortgages	$4,681,607 75	
31. Interest due and accrued on (19)	240,923 33	
		$4,922,531 08

STOCKS, BONDS AND DEBENTURES.

32. United Kingdom of Great Britain and Ireland	$298,009 60	
33. Dominion of Canada	184,425 71	
34. Provinces of Canada	24,170 00	
35. Other governments, authorized as trustee investments	238,247 50	
36. Municipalities situated in Canada	217,043 24	
37. Interest due and accrued on (21) to (25)	8,612 23	
Total		970,508 28

38. School districts situated in Canada	$57,014 82	
39. Other stocks, bonds and debentures	120,925 22	
40. Interest due and accrued on (28), (29)	3,242 50	
		181,182 54

Loans Upon the Collateral Security of Bonds, Stocks and Debentures.

41. Principal	453,586 00

Cash.

42. On hand	$28,512 37	
43. In banks	341,580 07	
		370,092 44
Total trust funds guaranteed		$6,897,900 34

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

44. Mortgage securities:		
Principal	$13,922,025 21	
Interest due	199,745 28	
		$14,121,770 49
45. Other securities:		
Principal	$52,287,141 02	
46. Uninvested trust funds	3,546,637 47	
		55,833,778 49
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$69,955,548 98

Summary.

Assets owned beneficially by the Corporation	$3,238,221 42
Trust funds guaranteed by the Corporation	6,897,900 34
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	69,955,548 98
Grand total of assets	$80,091,670 74

Miscellaneous.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments: Approximately 4.40%, including trust deposits.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) approximately 7½%; (*b*) approximately 5%.
(2) On trust funds guaranteed (*a*) approximately 7½%; (*b*) approximately 5½%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Manitoba, $66,267.76; Alberta, $133,159.08; Saskatchewan, $242,492.59; Ontario, $83,975.71; Quebec, $27,200.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Manitoba, $2,592,511.31; Alberta, $572,156.27; Saskatchewan, $1,489,440.17; Quebec, $24,500.00; Ontario, $3,000.00.

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.: Trust funds guaranteed; (*b*) $38,941.71. Trust funds not guaranteed but for which the Corporation is accountable (*b*) $22,669.95.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
(1) Owned beneficially, No. 3; amount, $2,300.00.
(2) Trust funds guaranteed, No. 19; amount, $41,475.00.
(3) Trust funds not guaranteed but for which the Corporation is accountable, No. 16; amount, $30,459.16.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: John McKay and George Edwards, Toronto.
For 1919: George Durnford, Montreal; Webb, Read & Co., Winnipeg.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd, and October 1st, 2½% on each.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, $115,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, $5,160.82.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your company in their capacity as trustees.
(*a*) Capital mortgages allocated to trust clients, $504,089.89.
(*b*) Capital mortgages allocated to guaranteed trust clients, $596,728.76.
(*c*) Capital bonds allocated to trust clients, $10,460.54.
(*d*) Capital bonds allocated to guaranteed trust clients, $9,831.02.

DIRECTORS AT 31ST DECEMBER, 1918:

Sir Joseph Flavelle, Bart., Toronto.
Z. A. Lash, K.C., Toronto.
E. R. Wood, Toronto.
W. E. Rundle, Toronto.
Hon. Mr. Justice Britton, Toronto.
H. C. Cox, Toronto.
Elias Rogers, Toronto.
H. H. Fudger, Toronto.
E. M. Saunders, Toronto.
H. B. Walker, Montreal.
Hon. Sir Edward Kemp, K.C.M.G., Toronto.
Chester D. Massey, Toronto.
J. H. Plummer, Toronto.
J. Harrington Walker, Walkerville.
Hon. F. H. Phippen, K.C., Toronto.
Thomas Findley, Toronto.
Alex. Bruce, K.C., Toronto.
H. J. Fuller, New York.
F. W. Molson, Montreal.
T. B. Macaulay, Montreal
W. M. Birks, Montreal.
Sir John Aird, Toronto.
Sir James Woods, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
		$	$	$
Fully called.....	15,000	100	1,500,000	1,500,000

THE PREMIER TRUST COMPANY

Head Office, London, Ontario.

President—W. F. Roome, M.D., London.
Vice-President—Senator John Milne, Hamilton.
General Manager—A. A. Campbell, London.
Secretary-Treasurer—William Spittal, London.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital, total paid thereon	$64,685 92	
2. Ordinary joint stock capital, total paid thereon	50,000 00	
3. Joint stock capital paid in advance of calls	975 00	
4. Unappropriated profits in respect of (1), (2), (3)	2,015 31	
5. Reserve fund in respect of (1), (2), (3)	5,000 00	
		$122,676 23

Liabilities to the Public.

6. Moneys borrowed without security from chartered banks	$5,316 94
Total actual liabilities	$127,993 17

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

7. Principal guaranteed, including unclaimed balances	$21,776 00
Total trust funds guaranteed	$21,776 00

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

8. Trust funds uninvested not bearing interest	$9,948 07	
9. Amount at which unrealized assets are carried on the books of the Corporation	307,486 17	
Total trust funds not guaranteed		$317,434 24

Summary.

Actual liabilities	$127,993 17	
Trust funds guaranteed	21,776 00	
Trust funds not guaranteed	317,434 24	
Grand total of liabilities		$467,203 41

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

Debts Secured by Charges on Land.

10. First mortgages	$32,505 46	
11. Interest due and accrued on (10)	938 86	
		$33,444 32

STOCKS, BONDS AND DEBENTURES.

12. United Kingdom of Great Britain and Ireland	$20,997 86	
13. Other governments, authorized as trustee investments	7,433 00	
14. Rural telephone companies guaranteed by Provinces of Canada	19,282 27	
15. Interest due and accrued on (12), (13), (14)	1,789 69	
		49,502 82
16. Stocks and bonds of public utility companies situated in Canada	$10,000 00	
17. Stocks and bonds of loan, trust and insurance companies	25,728 94	
18. Interest due and accrued on (16), (17)	202 19	
		35,931 13

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

19. Principal	$4,200 00	
20. Interest due and accrued on (19)	109 53	
		4,309 53

CASH.

21. On hand	$344 08	
22. In banks and loan company	1,196 89	
		1,540 97

UNSECURED DEBTS.

ASSETS NOT HEREINBEFORE MENTIONED.

23. Office furniture	$1,700 00	
24. Accrued fees and charges for administering estates, funds, etc.	1,294 40	
25. Safety vaults	270 00	
		3,264 40
Total assets owned beneficially by the Corporation		$127,993 17

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

26. First mortgages	$21,776 00
Total	$21,776 00

CASH.

27. In banks and loan company	$9,948 07

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

28. Mortgage securities: Principal		$16,609 00
29. Other securities: Principal	$89,900 00	
30. Uninvested trust funds, real estate	152,032 49	
31. Inventory value of unrealized assets	48,944 68	
		290,877 17
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$317,434 24

SUMMARY.

Assets owned beneficially by the Corporation	$127,993 17
Trust funds guaranteed by the Corporation	21,776 00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	317,434 24
Grand total of assets	$467,203 41

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.92%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.57%; (*b*) 5.75%.
(2) On trust funds guaranteed (*a*) 6.57%; (*b*) 5.75%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $33,444.32.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, $21,776.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: O. H. Talbot.
For 1919: Not appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st, 4%.

DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Roome, London.
Senator John Milne, Hamilton.
W. H. Moorehouse, M.D., London.
John M. Moore, London.
A. M. Hamilton, London.
John Dearness, M.A., London.
Lt.-Col. A. A. Campbell, London.
D. A. Gordon, Wallaceburg.
Lt.-Col. Wm. Spittal, London.
Walter Boug, Windsor.
A. W. Peene, Hamilton.
F. G. Rumball, London.
H. A. Stonehouse, Wallaceburg.
H. Lendon, Leamington.
P. A. Thomson, Hamilton.
John D. Anderson, Windsor.
Lt.-Col. W. G. Coles, London.
M. McGugan, Mount Brydges.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value	Total amount held.	Total amount paid thereon.	Total remaining unpaid
		$	$ c.	$ c.	$
Fully called stock	639	100	63,900 00	63,900 00	.....
Partly called stock	2,361	100	236,100 00	51,760 92	184,339 08
Totals	3,000	.....	300,000 00	115,660 92	184,339 08

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Que.

President—B. Hal. Brown, Montreal.
Vice-President—James P. Steedman, Hamilton.
Manager—B. Hal. Brown, Montreal.
Secretary—James Elmsly, Montreal.
Chief Agent and Attorney for Ontario—Douglas K. Ridout, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Preferred joint stock capital, total paid thereon	$573,805 00	
2. Ordinary joint stock capital, total paid thereon	18,286 00	
3. Joint stock capital paid in advance of calls	17,520 00	
4. Contingent fund in respect of (1), (2), (3)	69,776 32	
5. Forfeited shares for non-payment of calls	20,354 84	
		$699,742 16

LIABILITIES TO THE PUBLIC.

6. Moneys borrowed without security from chartered banks (Government deposit)		$200,000 00
7. Interest due and accrued on (6)		586 30
8. Other liabilities to the public, viz.:		
(*a*) Accounts payable	$3,119 42	
(*b*) Salaries, commissions, etc., accrued to date..	6,029 30	
(*c*) Interest and fees, revenue suspense, per contra	42,329 49	
9. Unclaimed dividends	117 50	
		51,595 71
10. Liabilities of the Corporation not shown as direct debts: (*a*) Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), $22,064.40 (bal. Victory Loan).		
Total actual liabilities		$951,924 17

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

11. Principal guaranteed, including unclaimed balances ..	$443,133 58	
12. Interest due and accrued on:		
Special agency funds	529,064 66	
Guarantee bonds for clients	530,647 50	
Total trust funds guaranteed		$1,502,845 74

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

13. Trust funds invested	$1,462,559 57	
14. Trust funds uninvested not bearing interest	610,748 87	
Total trust funds not guaranteed		$2,073,308 44

SUMMARY.

Actual liabilities	$951,924 17
Trust funds guaranteed	1,502,845 74
Trust funds not guaranteed	2,073,308 44
Grand total of liabilities	$4,528,078 35

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

15. Office premises		$70,054 75
16. Freehold land (including buildings) other than the foregoing		56,318 79

DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages	$111,478 42	
18. Second and subsequent mortgages, agreements for sale or purchase	39,862 37	
19. Interest due and accrued on (17), (18)	4,821 56	
		156,162 35

STOCKS, BONDS AND DEBENTURES.

20. Dominion of Canada	$52,753 23	
21. Municipalities situated in Canada	44,322 70	
22. Interest due and accrued on (20), (21)	956 90	
		98,032 83
23. School districts situated in Canada	$5,931 25	
24. Stocks and bonds of loan, trust and insurance companies	33,300 00	
25. Interest due and accrued on (23), (24)	42 74	
		39,273 99

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal	$183,726 46	
27. Interest due and accrued on (26)	4,820 69	
		188,547 15
28. Other loans and interest due and accrued thereon		24,615 13

CASH.

29. On hand	$248 67	
30. In banks or other financial corporations as follows	30,971 03	
		31,219 70

UNSECURED DEBTS.

31. Accounts receivable, including fees, commissions, etc.	20,663 41

ASSETS NOT HEREINBEFORE MENTIONED.

32. Office furniture and vault	$10,066 12	
33. Advances to estates' trusts under administration	276 04	
34. Accrued fees and charges for administering estates, funds, etc.	14,364 42	
(*a*) Deposit with Provincial Government	200,000 00	
(*b*) Interest and fees, revenue suspense, as per contra	42,329 49	
		267,036 07
Total assets owned beneficially by the Corporation		$951,924 17

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

35. First mortgages	3,191 16

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

36. Principal	$362,780 90
37. Other loans	77,161 52

CASH.

ASSETS NOT HEREINBEFORE MENTIONED.

38. Guarantees from clients	$530,647 50	
39. Special agency funds, held on behalf of clients	529,064 66	
		1,059,712 16
Total trust funds guaranteed		$1,502,845 74

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

40. Mortgage and other securities	$1,462,559 57
41. Uninvested trust funds	610,748 87
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable	$2,073,308 44

SUMMARY.

Assets owned beneficially by the Corporation	$951,924 17
Trust funds guaranteed by the Corporation	1,502,845 74
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	2,073,308 44
Grand total of assets	$4,528,078 35

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7½%; (*b*) 5¼%.
(2) On trust funds guaranteed (*a*) 7%; (*b*) 5½%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Alberta	$56,600 92
Saskatchewan	2,043 50
Quebec	35,416 42
Manitoba	12,567 78
British Columbia	44,712 17
	$151,340 79

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Alberta	$2,191 16
Quebec	1,000 00
	$3,191 16

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.:
(1) Funds or securities owned beneficially (*b*) $4,338.36.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Riddell, Stead, Graham & Hutchison.
For 1919: Riddell, Stead, Graham & Hutchison.

DIRECTORS AT 31ST DECEMBER, 1918:

B. Hal. Brown, Montreal.
Farquhar Robertson, Montreal.
Jas. P. Steedman, Hamilton, Ont.
W. G. Ross, Montreal.
C. A. Barnard, K.C., Montreal.
A. Gourdeau, Quebec.
W. Grant Morden, London, England.
W. J. Morrice, Montreal;
C. G. Bryan, London, England.
W. J. Green, Toronto.
C. F. Smith, Montreal.
Paul Galibert, Montreal.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
			$	$	$
60 per cent. called.....	9,619	100	961,900	591,325 00	3,335 00
Ordinary stock fully called.	183	100	18,300	18,286 00	14 00
Totals.....	9,802	.....	980,200	609,611 00	3,349 00

THE ROYAL TRUST COMPANY

Head Office, Montreal, Que.

President—Sir Vincent Meredith, Bart., Montreal. *Vice-President*—Huntly R. Drummond, Montreal.
Manager—A. E. Holt, Montreal. *Secretary*—M. S. L. Richey, Montreal.
Chief Agent and Attorney for Ontario—Bruce L. Smith, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid	30,000 00	
3. Unappropriated profits in respect of (1)	897,745 41	
4. Reserve fund in respect of (1)	$1,000,000 00	
		$2,927,745 41

Liabilities to the Public.

5. Moneys borrowed without security from chartered banks	$2,058,730 85	
6. Other liabilities to the public, viz.:		
(*a*) Charges due and accrued	29,555 94	
		2,088,286 79
Total actual liabilities		$5,016,032 20

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

7. Principal guaranteed, including judicial surety and guarantee bonds	$2,702,822 14	
8. Interest due and accrued on (7)	2,225 43	
		$2,705,047 57
Total trust funds guaranteed		$2,705,047 57

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

9. Trust funds invested:		
Principal at par or nominal value	$117,165,671 33	
10. Trust funds uninvested	17,705,749 22	
11. Safe custody investments	83,414,301 17	
12. Amount at which unrealized assets are carried on the books of the Corporation	Nil, except as above	
		$218,285,721 72
Total trust funds not guaranteed		$218,285,721 72

Summary.

Actual liabilities	$5,016,032 20
Trust funds guaranteed	2,705,047 57
Trust funds not guaranteed	218,285,721 72
Grand total of liabilities	$226,006,801 49

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

13. Freehold land (including buildings)		$27,076 48

DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages	$499,683 95	
15. Second and subsequent mortgages, agreements for sale or purchase	4,745 24	
16. Interest due and accrued on (14), (15)	10,020 28	
		514,449 47

STOCKS, BONDS AND DEBENTURES.

17. United Kingdom of Great Britain and Ireland	$591,562 51	
18. Dominion of Canada	397,916 00	
19. Other governments, authorized as trustee investments	479,318 84	
20. Municipalities situated in Canada	39,471 65	
21. Interest due and accrued on (17) to (20)	15,651 48	
		1,523,920 48
22. School districts situated in Canada	$2,559 60	
23. Stocks and bonds of public utility companies situated in Canada	160,044 00	
24. Stocks and bonds of public utility companies situated outside of Canada	124,667 40	
25. Stocks of chartered banks	196,560 00	
26. Interest due and accrued on (22) to (25)	8,005 83	
		491,836 83
27. Other stocks and bonds	$646,849 47	
28. Interest due and accrued on (27)	9,822 11	
		656,671 58

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

29. Principal	$849,159 92	
30. Interest due and accrued on (29)	7,669 66	
		856,829 58

CASH.

31. On hand		350 00

UNSECURED DEBTS.

32. Balances on sundry accounts including commissions, fees, etc., due and charges paid in advance		95,188 82

ASSETS NOT HEREINBEFORE MENTIONED.

33. Office furniture	$5,127 28	
34. Advances to estates' trusts under administration	342,421 94	
35. Deposits with Provincial Governments	445,000 00	
36. Loans secured by real estate, etc.	57,159 74	
		849,708 96
Total assets owned beneficially by the Corporation		$5,016,032 20

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

37. First mortgages	$219,297 59	
38. Interest due and accrued on (37)	2,987 33	
		$222,284 92

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

39. Principal	$1,734,756 09	
40. Interest due and accrued on (39)	4,743 09	
		1,739,499 18

CASH.

41. In banks	80,072 16

ASSETS NOT HEREINBEFORE MENTIONED.

42. Guaranteed investments	$59,140 00	
43. Indemnity surety and guarantee bonds	583,782 52	
44. Loans secured by mortgage, etc.	20,268 79	
		663,191 31
Total trust funds guaranteed		$2,705,047 57

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

45. Mortgage securities	$16,691,388 49
46. Other securities:	
Principal at par or nominal value	100,474,282 84
47. Uninvested trust funds	17,705,749 22
48. Safe custody securities	83,414,301 17
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable	$218,285,721 72

SUMMARY.

Assets owned beneficially by the Corporation	$5,016,032 20	
Trust funds guaranteed by the Corporation	2,705,047 57	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	218,285,721 72	
		$226,006,801 49
Grand total of assets		$226,006,801 49

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 2.52%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.23%; (*b*) 5.20%.
(2) On trust funds guaranteed (*a*) 7%; (*b*) 5.33%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Manitoba	$28,943 61	
Saskatchewan	58,585 02	
Alberta	26,173 38	
Quebec	328,939 03	
Ontario	30,562 45	
British Columbia	57,757 55	
	$530,961 04	
Less reserve	26,531 85	
	$504,429 19	

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Manitoba, $12,090.11; Saskatchewan, $181,674.48; Alberta, $25,533.00.

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.:
(1) Funds or securities owned beneficially (*b*) $6,388.72; trust funds not guaranteed but for which the Corporation is accountable (*b*) $118,811.71.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
Trust funds guaranteed, No. 1; amount, $2,900.00.
Trust funds not guaranteed but for which the Corporation is accountable, No. 34; amount, $148,208.83.

Amount of loans to directors at 31st December, 1918, $16,330.87.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: James Hutchison, C.A., Montreal.
For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3%, and bonus 4%; 31st December, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

Sir Vincent Meredith, Bart., Montreal.
H. R. Drummond, Montreal.
Sir H. Montague Allan, C.V.O., Montreal.
R. B. Angus, Montreal.
E. W. Beatty, K.C., Montreal.
Sir Charles Gordon, G.B.E., Montreal.
C. R. Hosmer, Montreal.
Sir Frederick Williams-Taylor, Montreal.
Lord Shaughnessy, K.C.V.O., Montreal.
Hon Sir Lomer Gouin, K.C.M.G., Montreal.
William McMaster, Montreal.
Hon. C. C. Ballantyne, Ottawa.
C. W. Dean, Montreal.
Lt.-Col. Herbert Molson, M.C., Montreal.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
Fully called.....	10,000	100	1,000,000	1,000,000	.....

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario.

President E. F. B. Johnston, Toronto. *Vice-President*—A. W. Briggs, K.C., Toronto.
Vice-President—John Firstbrook, Toronto.
Vice-President—H. Waddington, Toronto. *Manager*—Charles Bauckham, Toronto.
Secretary—L. H. Coombes, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$480,440 67	
2. Unappropriated profits in respect of (1)	8,002 85	
3. Reserve fund in respect of (1)	100,000 00	
		$588,443 52

Liabilities to the Public.

4. Other liabilities to the public, viz.:	
Sundry accounts payable	9,665 32
Total actual liabilities	$598,108 84

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

5. Principal guaranteed, including unclaimed balances	$561,994 41	
6. Interest due and accrued on (5)	1,647 10	
Total trust funds guaranteed		$563,641 51

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

7. Trust funds uninvested not bearing interest	$67,326 80	
8. Other liabilities	10,828,877 43	
Total trust funds not guaranteed		$10,896,204 23

Summary.

Actual liabilities	$598,108 84
Trust funds guaranteed	563,641 51
Trust funds not guaranteed	10,896,204 23
Grand total of liabilities	$12,057,954 58

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

9. Freehold land (including buildings)	$2,278 43

Debts Secured by Charges on Land.

10. First mortgages	$204,354 61	
11. Interest due and accrued on (8)	3,449 79	
		207,804 40

Stocks, Bonds and Debentures.

12. Dominion of Canada	1,500 00
13. Stocks and bonds of loan, trust and insurance companies	52,500 00
14. Other stocks and bonds	50,000 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

15. Principal	$19,408 00	
16. Interest due and accrued on (12)	1,358 56	
		20,766 56

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

17. Principal	79 36

CASH.

18. On hand	$1,028 58	
19. In banks	20,690 79	
		21,719 37

UNSECURED DEBTS.

20. Loan covered by promissory note	710 14

ASSETS NOT HEREINBEFORE MENTIONED.

21. Office furniture	$5,792 47	
22. Advances to estates' trusts under administration	192,679 20	
23. Accrued fees and charges for administering estates, funds, etc.	22,219 44	
24. (a) Accounts receivable	20,059 47	
		240,750 58
Total assets owned beneficially by the Corporation		$598,108 84

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

25. First mortgages	$86,332 61	
26. Interest due and accrued on (20)	1,384 12	
		$87,716 73

STOCKS, BONDS AND DEBENTURES.

27. Municipalities situated in Canada	2,940 00
Total	$90,656 73

CASH.

28. On hand	$822 84	
29. In banks	24,762 45	
		25,585 29

ASSETS NOT HEREINBEFORE MENTIONED.

30. Great Northern Land Company	$301,399 49	
31. Land Corporation of Ontario, Limited	146,000 00	
		447,399 49
Total trust funds guaranteed		$563,641 51

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

32. Mortgage securities, included in No. 31.		
33. Other securities, included in No. 31.		
34. Unsecured debts, included in No. 31.		
35. Uninvested trust funds	$67,326 80	
36. Inventory value of unrealized assets	10,828,877 43	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$10,896,204 23

SUMMARY.

Assets owned beneficially by the Corporation	$598,108 84
Trust funds guaranteed by the Corporation	563,641 51
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	10,896,204 23
Grand total of assets	$12,057,954 58

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5½%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 8%; (*b*) 7%.
(2) On trust funds guaranteed (*a*) 7½%; (*b*) 7%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $2,843.67.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Saskatchewan, $29,288.32; Alberta, $7,558.00; Ontario, $4,815.61.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: A. C. Neff & Co., F.C.A., Toronto; G. C. Rooke, Regina.
For 1919: A. C. Neff & Co., F.C.A., Toronto; G. C. Rooke, Regina.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1918:

E. F. B. Johnston, Toronto.
John Firstbrook, Toronto.
H. Waddington, Toronto.
A. W. Briggs, K.C., Toronto.
W. H. Wardrope, K.C., Hamilton.
W. A. Boys, K.C., M.P., Barrie.
Geo. H. Bradshaw, Portland, Ore.
J. A. Cross, K.C., M.P.P., Regina, Sask.
J. C. Elliott, M.P.P., Glencoe.
Gideon Grant, Toronto.
F. B. Hayes, Toronto.
Nicol Jeffrey, Guelph.
F. C. L. Jones, Toronto.
J. E. Martin, Minneapolis, Minn.
E. D. McCallum, Regina, Sask.
J. W. Scott, Listowel.
W. J. Sheppard, Waubashene.
Norman Somerville, Toronto.
N. H. Stevens, Chatham.
J. A. Walker, K.C., Chatham.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$ c.	$ c.	$ c.
1. Fully called	2,682	100	268,200 00	268,200 00	.....
2. Partly paid	6,572	100	657,200 00	212,240 67	444,959 33
3. Subscribed on which payment on par value have not been made	746	100	74,600 00	.....	74,600 00
Totals	10,000	.....	1,000,000 00	480,440 67	519,559 33

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario.

President—Hon. Featherston Osler, K.C., D.C.L., Toronto.
Vice-President—Hamilton Cassels, K.C., LL.D., Toronto.
Vice-President—Brig.-Gen. Sir John M. Gibson, K.C.M.G., LL.D., Hamilton.
General Manager—A. D. Langmuir, Toronto.
Assistant General Manager—William G. Watson, Toronto.
Secretary—T. J. Maguire, Toronto.
Assistant Secretary—J. W. Burgess, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon	$1,500,000 00	
2. Dividends declared in respect of (1), but not yet paid	52,500 00	
3. Unappropriated profits in respect of (1)	152,812 13	
4. Reserve fund in respect of (1)	2,000,000 00	
5. Interest in reserve	35,000 00	
		$3,740,312 13

LIABILITIES TO THE PUBLIC.

6. Other liabilities to the public, viz.:		
(*a*) Reserve for Federal income tax and sundry accounts		19,132 22
Total actual liabilities		$3,759,444 35

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances	$8,173,003 78	
8. Interest due and accrued on (7)	12,880 19	
		$8,185,883 97
Total trust funds guaranteed		$8,185,883 97

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:		
Principal	$24,686,543 16	
Interest	55,381 80	
10. Trust funds uninvested bearing bank interest	990,073 07	
11. Other liabilities	47,383 05	
12. Amount at which unrealized assets are carried on the books of the Corporation	53,107,920 40	
Total trust liabilities		$78,887,301 48

SUMMARY.

Actual liabilities	$3,759,444 35
Trust funds guaranteed	8,185,883 97
Trust funds not guaranteed	78,887,301 48
Grand total of liabilities	$90,832,629 80

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

13. Office premises	$750,000 00

DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages	$1,894,750 94	
15. Second and subsequent mortgages, agreements for sale or purchase	4,604 19	
16. Interest due and accrued on (14), (15)	79,039 15	
		1,978,394 28

STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada	$428,110 00	
18. Provinces of Canada	9,275 99	
19. Municipalities situated in Canada	114,683 05	
20. Interest due and accrued on (17), (18), (19)	3,466 79	
		555,535 83
21. Stocks and bonds of loan, trust and insurance companies	$52,812 63	
22. Interest due and accrued	399 36	
		53,211 99

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal	$83,006 43	
24. Interest due and accrued on (23)	1,686 48	
		84,692 91

CASH.

25. On hand	$487 16	
26. In banks	52,911 82	
		53,398 98

ASSETS NOT HEREINBEFORE MENTIONED.

27. Advances to estates' trusts under administration	$278,350 00	
28. Accrued rents *re* office buildings and vaults	5,860 36	
		284,210 36
Total assets owned beneficially by the Corporation		$3,759,444 35

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages	$6,738,966 19	
30. Second and subsequent mortgages agreements for sale or purchase	6,900 00	
31. Interest due and accrued on (29), (30)	220,313 87	
		$6,966,180 06

STOCKS, BONDS AND DEBENTURES.

32. Dominion of Canada	$242,200 00	
33. Municipalities situated in Canada	858,291 34	
34. Interest due and accrued on (32), (33)	1,907 97	
		1,102,399 31
Total		$8,068,579 37

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

35. Principal	$10,690 00	
36. Interest due and accrued on (35)	1,046 99	
		11,736 99

CASH.

37. On hand	$89 18	
38. In banks	105,478 43	
		105,567 61
Total trust funds guaranteed		$8,185,883 97

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

39. Mortgage securities:		
Principal	$13,649,878 46	
Interest due and accrued	55,381 80	
		$13,705,260 26
40. Other securities:		
Principal	11,059,886 43	
41. Uninvested trust funds	1,014,234 39	
42. Inventory value of unrealized assets	53,107,920 40	
		65,182,041 22
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$78,887,301 48

SUMMARY.

Assets owned beneficially by the Corporation	$3,759,444 35
Trust funds guaranteed by the Corporation	8,185,883 97
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	78,887,301 48
Grand total of assets	$90,832,629 80

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.93%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 7.394%; (*b*) 5.72%.
(2) On trust funds guaranteed (*a*)7.428%; (*b*) 5.60%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Ontario	$795,472 83
Manitoba	495,272 90
Saskatchewan	400,867 89
Alberta	207,741 51
	$1,899,355 13

Show by Provinces the amount of mortgages held for trust funds guaranteed by the Corporation:

Ontario	$2,261,157 56
Manitoba	2,550,316 33
Saskatchewan	1,775,458 25
Alberta	158,934 05
	$6,745,866 19

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.:
(1) Funds or securities owned beneficially (*a*) $21,223.86.
Trust funds guaranteed (*a*) $2,326.14.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
(1) Owned beneficially, No. 31; amount, $104,459.61.
(2) Trust funds guaranteed, No. 30, amount, $78,761.87.
(3) Trust funds not guaranteed but for which the Corporation is accountable, No. 15; amount, $52,171.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: R. F. Spence and J. George, Toronto.
For 1919: R. F. Spence and J. George, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%; bonus of 1% payable January 2nd, 1919.

DIRECTORS AT 31ST DECEMBER, 1918:

John Hoskin, K.C., LL.D., Toronto.
Hon. Featherston Osler, K.C., D.C.L., Toronto.
Lieut.-Col. R. W. Leonard, St. Catharines.
Brig. General Sir John M. Gibson, K.C.M.G., LL.D., Hamilton
Hon. Sir D. H. McMillan, K.C.M.G., Winnipeg, Man.
Thomas Long, Toronto.
J. Bruce Macdonald, Toronto.
W. D. Matthews, Toronto.
Hon. Peter McLaren, Perth.
Sir Edmund Osler, Toronto.
Sir Edmund Walker, C.V.O., LL.D., Toronto.
J. G. Scott, K.C., Toronto.
A. C. Hardy, Brockville.
Hon. W. C. Edwards, Ottawa.
Hamilton Cassels, K.C., LL.D., Toronto.
Lt.-Col. J. F. Michie, Toronto.
E. C. Whitney, Ottawa.
Wellington Francis, K.C., Toronto.
E. T. Malone, K.C., Toronto.
H. H. Williams, Toronto.

SCHEDULE A.

Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value. of shares	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
Fully called	15,000	100	1,500,000	1,500,000	None.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario.

President—James J. Warren, Toronto. *Vice-President*—C. E. Ritchie, Akron, Ohio.
General Manager and Secretary—Edward B. Stockdale, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$112,950 00	
2. Ordinary joint stock capital, total paid thereon	376,060 00	
3. Joint stock capital paid in advance of calls	902,917 75	
4. Dividends declared in respect of (1), (2), (3), but not yet paid	41,743 35	
5. Unappropriated profits in respect of (1), (2), (3), balance at credit profit and loss account	465,244 08	
		$1,898,915 18

Liabilities to the Public.

6. Other liabilities to the public, viz.:		
(*a*) Open account		596 57
Total actual liabilities		$1,899,511 75

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

7. Principal guaranteed, including unclaimed balances	$5,176,269 58	
8. Interest due and accrued on (7)	5,791 53	
Total trust funds guaranteed		$5,182,061 11

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

9. Trust funds invested:		
Principal	$7,296,451 81	
10. Trust funds uninvested but bearing interest	233,320 90	
11. Amount at which unrealized assets are carried on the books of the Corporation	5,253,781 54	
Total trust funds not guaranteed		$12,783,554 25

Summary.

Actual liabilities	$1,899,511 75
Trust funds guaranteed	5,182,061 11
Trust funds not guaranteed	12,783,554 25
Grand total of liabilities	$19,865,127 11

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

Real Estate.

12. Freehold land (including buildings)	$129,814 61

DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages		824,607 10
14. Other stocks and bonds		589,158 80

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

15. Principal		33,524 20

CASH.

16. On hand		24,940 49
17. In banks		64,359 56

UNSECURED DEBTS.

18. and prepaid charges		57,254 35

ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture	$23,471 64	
20. Accrued fees and charges for administering estates, funds, etc.	152,381 00	
		175,852 64
Total assets owned beneficially by the Corporation		$1,899,511 75

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

21. First mortgages	$3,297,042 79	
22. Interest due and accrued on (21)	190,978 31	
		$3,488,021 10

STOCKS, BONDS AND DEBENTURES.

23. United Kingdom of Great Britain and Ireland	$146,000 84	
24. Dominion of Canada	104,298 56	
25. Provinces of Canada	13,748 21	
26. Other governments, authorized as trustee investments	4,380 00	
27. Municipalities situated in Canada	185,855 05	
28. Rural telephone companies, Saskatchewan	292,021 11	
29. Interest due and accrued on (23) to (28)	24,704 61	
		771,008 38
Total		$4,259,029 48
30. School districts situated in Canada	35,087 71	
31. Other stocks, bonds and debentures	538,065 70	
32. Interest due and accrued on (30), (31)	872 99	
		574,026 40

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

33. Principal	$271,430 95	
34. Interest due and accrued on (33)	6,673 63	
		278,104 58

CASH.

35. In banks		70,900 65
Total trust funds guaranteed		$5,182,061 11

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Mortgage securities:	
Principal	$1,636,620 01
37. Other securities:	
Principal	5,659,831 80
38. Uninvested trust funds	233,320 90
39. Inventory value of unrealized assets	5,253,781 54
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable	$12,783,554 25

SUMMARY.

Assets owned beneficially by the Corporation	$1,899,511 75
Trust funds guaranteed by the Corporation	5,182,061 11
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	12,783,554 25
Grand total of assets	$19,865,127 11

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, short term, 4%; long term, 5½%.

Average rate of interest per annum earned by the Corporation during 1918:

(*a*) On mortgages of realty; (*b*) on other securities.

(1) Owned beneficially by the Corporation (*a*) 6%; (*b*) 6%.

(2) On trust funds guaranteed (*a*) 7.65% approximately; (*b*) 6.14% approximately.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $24,682.48; Quebec, $799,924.62.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Alberta, $2,095,380.25; Ontario, $1,084,641.54; British Columbia, $117,021.00.

Loans transferred to real estate account during 1918: Trust funds guaranteed, $7,404.23.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.: Trust funds guaranteed, No. 7; amount, $17,581.77.

Amount of loans to directors at 31st December, 1918, $34,573.62.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Edwards, Morgan & Co., Toronto.
For 1919: Edwards, Morgan & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918; July 2nd, 1918, 6% per annum.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, $1,152,061.07.

The aggregate amount of instalments of principal in arrears, $1,122,174.30.

The amount of interest due and unpaid, whether capitalized or not (not capitalized), $324,725.73.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, $1,916.32.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your Company in their capacity as trustees: Transferred from debenture account to estates, Dominion of Canada Victory Loan, $25,500.00.

DIRECTORS AT 31ST DECEMBER, 1918:

James J. Warren, President, Toronto.
C. E. Ritchie, Vice-President, Akron, Ohio.
W. Thoburn, M.P., Director, Almonte.
J. H. Adams, Director, Toronto.
Matthew Wilson, K.C., Director, Chatham.
Lloyd Harris, Director, Brantford.
Edward B. Stockdale, Toronto.
A. C. Flumerfelt, Director, Victoria, B.C.
W. D. Bell, Director, Chesley.
Joseph Ruddy, Director, Brantford.
S. C. Robinson, Director, Walkerville.
Thomas Reid, Toronto.
J. D. Ivey, Toronto.
D. J. McDougald, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
Fully paid	11,434	100	1,143,400	1,143,400 00	.....
Partly paid	8,566	100	856,600	248,527 75	1,350 00
Totals	20,000	.....	2,000,000	1,391,927 75	1,350 00

THE UNION TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario.

President—H. F. Gooderham. *Manager*—James K. Pickett,
Vice-President—H. S. Strathy. *Secretary*—C. D. Henderson.

BALANCE SHEET AS AT 31st DECEMBER, 1918

LIABILITIES

To the Shareholders.

1. Ordinary joint stock capital fully called; total paid thereon	$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid	15,000 00
3. Unappropriated profits in respect of (1)	44,065 64
4. Reserve fund in respect of (1)	450,000 00
5. Contingent fund in respect of (1)	172,132 51

Liabilities to the Public.

6. Other liabilities to the public, viz.:	
(*a*) Accounts and commissions payable including London, Eng., Income tax	10,103 09
(*b*) Accruals of taxes and interest and vault rents paid in advance	6,330 20
(*c*) Suspense and sundry liabilities	16,532 75
7. Mortgages payable on real estate vested in the company, Bank of Commerce, $100,000; I.O.F., $350,000, on the Company's Winnipeg Building	450,000 00
Total actual liabilities	$2,164,164 19

Trust Funds, the Investment of Which is Guaranteed by the Corporation.

8. Principal guaranteed, including unclaimed balances, interest on which paid December 31st, 1918	$5,218,020 28
Total trust funds guaranteed	$5,218,020 28

Trust Funds not Guaranteed by the Corporation but for Which the Corporation is Accountable.

9. Trust funds invested:	
Principal	$431,647 42
Interest	1,206 55
10. Trust funds uninvested not bearing interest	91,096 78
11. Other liabilities	2,666,654 40
12. Amount at which unrealized assets are carried on the books of the Corporation	2,912,881 62
Total trust funds not guaranteed	$6,103,486 77

Summary.

Actual liabilities	$2,164,164 19
Trust funds guaranteed	5,218,020 28
Trust funds not guaranteed	6,103,486 77
Grand total of liabilities	$13,485,671 24

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

13. Office premises	$800,000 00	
14. Freehold land (including buildings) other than the foregoing	175,117 44	
		$975,117 44

DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages	$129,039 55	
16. Second and subsequent mortgages, agreements for sale or purchase	547,982 91	
17. Interest due and accrued on (15), (16) and No. 32	164,474 57	
		841,497 03

STOCKS, BONDS AND DEBENTURES.

18. Interest due and accrued on No. 36, $16,240.81; Nos. 33, 34, $1,807.33; No. 20, $42.58, and No. 22, $410.77		18,501 49
19. Stocks and bonds of public utility companies situated outside of Canada	$3,430 00	
20. Interest due and accrued on (19), see No. 18, accrued, $42.58	7.431 24	
		10,861 24
21. Other stocks and bonds		65,341 06
22. Interest due and accrued on No. 18, $410.77.		

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal	$107,065 47	
24. Interest due and accrued on: Accrued, $26,619.93; less paid in advance, $8.23, also No. 38 (No. 23, accrued, $330.73)	26,611 70	
		133,677 17

CASH.

25. On hand	$2,844 67	
26. In banks	80,813 96	
		83,658 63

UNSECURED DEBTS.

27. Chattels and wages *re* operation account, farm properties in Company's hands through foreclosure and otherwise		6,155 61
28.		

ASSETS NOT HEREINBEFORE MENTIONED.

29. Accrued fees and charges for administering estates, funds, etc.	$10,081 98	
(*d*) Accounts receivable, due Co., *re* insurance and sundries	6,772 54	
(*e*) Deferred charges	12,500 00	
		29,354 52
Total assets owned beneficially by the Corporation		$2,164,164 19

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

30. First mortgages	$3,261,610 46	
31. Second and subsequent mortgages, agreements for sale or purchase	70,236 48	
32. Interest due and accrued on (30) and (31), see No. 17, due, $57,686.06; accrued, $61,854.91	.....	
		3,331,846 94

STOCKS, BONDS AND DEBENTURES.

33. Dominion of Canada	$143,000 00	
34. Municipalities situated in Canada	48,599 74	
		191,599 74
Total		$3,523,446 68
35. Other stocks, bonds and debentures		809,264 29
36. Interest due and accrued on (35), see No. 18, accrued, $16,240.81.		

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

37. Principal	761,250 19
38. Interest due and accrued on (94), see No. 24, accrued, $26,289.20.	

CASH.

39. On hand	$17,523 44	
40. In banks	98,455 05	
		115,978 49

ASSETS NOT HEREINBEFORE MENTIONED.

41. Funds in transit *re* London Branch	$7,786 67	
42. Suspense	293 96	
		8,080 63
Total trust funds guaranteed		$5,218,020 28

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

43. Mortgage securities:		
(1) Principal	$390,366 42	
(2) Interest due and accrued	1,206 55	
		$391,572 97
44. Other securities:		
(1) Principal	$41,281 00	
45. Uninvested trust funds	91,096 78	
46. Inventory value of unrealized assets	5,579,536 02	
		5,711,913 80
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable		$6,103,486 77

SUMMARY.

Assets owned beneficially by the Corporation	$2,164,164 19	
Trust funds guaranteed by the Corporation	5,218,020 28	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable	6,103,486 77	
Grand total of assets		$13,485,671 24

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.76%.

Average rate of interest per annum earned by the Corporation during 1918:
(*a*) On mortgages of realty; (*b*) on other securities.
(1) Owned beneficially by the Corporation (*a*) 6.785%; (*b*) 3.61%.
(2) On trust funds guaranteed (*a*) 7.227%; (*b*) 5.856%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, $186,638.22; Manitoba, $7,200.00; Saskatchewan, $12,880.33; Alberta, $9,210.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, $1,124,340.63; Manitoba, $1,006,302.73; Saskatchewan, $1,018,979.23; Alberta, $108,437.14; British Columbia, $95,265.87.

Loans (*a*) written off or (*b*) transferred to real estate account during 1918, viz.:
Trust funds guaranteed (*b*) $8,067.39.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:
Trust funds guaranteed, No. 3; amount, $43,300.00.
Trust funds not guaranteed but for which the Corporation is accountable, No. 1; amount, $2,000.00.

Amount of loans to directors at 31st December, 1918, $33,910.92.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):
For 1918: Price, Waterhouse & Co., Toronto.
For 1919: Price, Waterhouse & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2%; March 1st, 2%; July 1st, 2%; October 1st, 1½%.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, $16,000.00.

The aggregate amount of instalments of principal in arrears, $16,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, $1,126.52.

DIRECTORS AT 31ST DECEMBER, 1918:

Henry F. Gooderham, Toronto.
H. S. Strathy, Toronto.
H. H. Beck, Victoria.
Mark Bredin, Toronto.
Right Hon. Lord Hindlip, Worcester, Eng.
A. Percy Taylor, Toronto.
George S. May, Ottawa.
J. H. McConnell, M.D., Toronto.
Walter C. Laidlaw, Toronto.
W. H. Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		$	$ c.	$ c.	$
Fully called.....	10,000	100	1,000,000	1,000,000	.....

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.
13. Guelph Trust Company.
14. Brantford Trust Company.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28. s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Society.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. East Lambton Farmers' Loan and Savings Company.
11. Lambton Loan and Investment Company.
12. Ontario Loan and Debenture Company.
13. Royal Loan and Savings Company.
14. Southern Loan and Savings Company.

LIST OF LOAN CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
112	Brantford Trust Company (Limited)	Brantford	W. G. Helliker
114	British Empire Trust Company (Limited)	Toronto	*Francis Chas. Annesley
8	British Mortgage Loan Company of Ontario	Stratford	J. A. Davidson
10	Brockville Loan and Savings Company (Limited)	Brockville	L. C. Dargavel
12	Canada Landed and National Investment Company (Limited)	Toronto	Edward Saunders
14	Canada Permanent Mortgage Corporation	"	John Massey, R. S. Hudson
120	Canada Permanent Trust Company	"	John Massey, R. S. Hudson
116	Canada Trust Company	London	Hume Cronyn
16	Canadian Mortgage Investment Company	Toronto	F. W. G. Fitzgerald
102	Canadian Northern Prairie Lands Company (Limited)	"	J. A. Callander
123	Capital Trust Corporation (Limited)	Ottawa	B. G. Connolly
19	Central Canada Loan and Savings Company	Peterboro'	E. R. Wood (Toronto)
127	Chartered Trust and Executor Company	Toronto	John J. Gibson
22	Colonial Investment and Loan Company	"	A. J. Jackson
130	Consolidated Trust Corporation	London	M. J. Kent
25	Credit Foncier Franco-Canadien, Montreal	"	*W. E. Long
27	Crown Savings and Loan Company	Petrolea	C. Egan
29	Dominion Savings and Investment Society	London	Nathaniel Mills
32	Dyment Securities, Loan and Savings Company	Barrie	S. Dyment
34	East Lambton Farmers' Loan and Savings Company	Forest	Newton Tripp
36	Edinburgh Canadian Mortgage Company (Limited)	Toronto	*Wood, Gundy & Company
132	Fidelity Trusts Company of Ontario	London	W. J. Harvey
38	Frontenac Loan and Investment Society	Kingston	R. C. Cartwright
40	Great West Permanent Loan Company	Toronto	S. D. Lazier
43	Grey and Bruce Loan Company	Owen Sound	Wm. P. Telford
45	Guelph and Ontario Investment and Savings Society	Guelph	John E. McElderry
135	Guelph Trust Company	Guelph	John E. McElderry
48	Hamilton Provident and Loan Society	Hamilton	Donald M. Cameron
92	Home Building and Savings Association of Ottawa	Ottawa	A. H. Fitzsimmons
50	Huron and Erie Mortgage Corporation	London	M. Aylesworth
137	Imperial Trusts Company of Canada	Toronto	J. A. Withrow
53	Industrial Mortgage and Savings Company	Sarnia	D. N. Sinclair
55	Lambton Loan and Investment Company	"	James. H. Kittermaster
57	Landed Banking and Loan Company	Hamilton	C. W. Cartwright
59	London and Canadian Loan and Agency Company (Limited)	Toronto	William Wedd, Jr.
61	London Loan and Savings Company of Canada	London	Malcolm John Kent
140	London and Western Trusts Company (Limited)	"	John S. Moore

CORPORATIONS.

President.	Description of Company	When incorporated.	Financial statement for year ending
Christopher Cook	Trusts Co.	16th December, 1907	December 31st, 1918.
R. M. Horne Payne	"	30th April, 1902	"
J. W. Scott	Loan Co.	5th October, 1877	"
D. W. Downey	"	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L.	"	1858	"
W. G. Gooderham	"	1st March, 1855	"
W. G. Gooderham	Trusts Co.	7th March, 1913	"
Thomas G. Meredith, K.C.	"	23rd July, 1894	"
L. A. Hamilton	Loan Co.	11th August, 1899	"
D. B. Hanna	Loaning Land Co.	30th May, 1905	"
M. J. O'Brien	Trusts Co.	1st April, 1912	"
E. R. Wood	Loan Co.	7th March, 1884	"
Hon. W. A. Charlton	Trusts Co.	25th April	"
A. J. Jackson	Loan Co.	14th June, 1900	"
G. G. McCormick	Trusts Co.	25th June, 1903	"
J. H. Thors	"	January, 1881	"
J. L. Englehart	"	30th January, 1882	"
Thomas H. Purdon, K.C.	"	20th April, 1872	"
A. E. Dyment	Loan Co.	15th May, 1902	"
Duncan Weir	"	19th December, 1891	"
Sir Andrew H. L. Fraser	"	24th February, 1912	"
T. H. Purdon, K.C.	Trusts Co.	23rd March, 1910	"
W. F. Nickle, K.C.	Loan Co.	13th August, 1863	"
W. T. Alexander	"		
S. J. Parker	"	10th May, 1889	"
Alexander Baine Petrie	Loan Co.	19th January, 1876	"
Charles E. Howitt	Trusts Co.	26th May, 1917	"
George Hope	Loan Co	6th June, 1871	"
E. B. Butterworth	"	24th June, 1890	"
T. G. Meredith, K.C.	"	18th March, 1864	"
James H Mitchell	Trusts Co.	23rd June, 1887	"
John Cowan, K.C.	Loan Co.	20th August, 1889	"
Norman S. Gurd	"	27th March, 1847	"
C. S. Scott	"	16th December, 1876	"
Thomas Long	"	1863	"
G. G. McCormick	"	2nd May, 1877	"
Sir George C. Gibbons, K.C.	Trusts Co.	17th September, 1896	"

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
144	Mercantile Trust Company of Canada (Limited)	Hamilton	Stuart C. Macdonald
63	Midland Loan and Savings Company	Port Hope	J. H. Helm
147	Montreal Trust Company	Toronto	*John F. Hobkirk
150	National Trust Company (Limited)	"	W. E. Rundle
94	Niagara Falls Building, Savings and Loan Association	Niagara Falls	B. M. Benson
65	Ontario Loan and Debenture Company	London	Alfred M. Smart
96	Owen Sound Loan and Savings Company	Owen Sound	C. A. Fleming
68	People's Loan and Savings Corporation	London	Wm. Spittal
99	Peterborough Workingmen's Building and Savings Society	Peterborough	J. Corkery
70	Port Arthur and Fort William Mortgage Company (Limited)	Port Arthur	W. M. Read
154	Premier Trust Company	London	A. A. Campbell
104	Provident Investment Company	Toronto	A. H. Cox
157	Prudential Trust Company (Limited)	"	*Douglas K. Ridout
72	Real Estate Loan Company of Canada (Limited)	"	E. L. Morton
74	Royal Loan and Savings Company	Brantford	W. G. Helliker
161	Royal Trust Company	Toronto	*Bruce L. Smith, (Toronto)
	Scottish American Investment Company (Limited) (a)	"	*W. H. Lockhart-Gordon
	Scottish Ontario and Manitoba Land Company (Limited), Glasgow (b)	"	*Mowat, Maclennan, Hunter & Parkinson
76	Security Loan and Savings Company	St. Catharines	Eugene F. Dwyer
78	Southern Loan and Savings Company	St. Thomas	Jno. Walker Stewart
80	Standard Reliance Mortgage Corporation	Toronto	H. Waddington
165	Sterling Trusts Corporation	"	Col. J. G. Langton
168	Toronto General Trusts Corporation	"	A. D. Langmuir
83	Toronto Mortgage Company	"	Walter Gillespie
106	Toronto Savings and Loan Company	Peterborough	W. G. Morrow
172	Trusts and Guarantee Company (Limited)	Toronto	E. B. Stockdale
176	Union Trust Company (Limited), The	"	James K. Pickett
85	Victoria Loan and Savings Company	Lindsay	Charles E. Weeks
108	Walkerville Land and Building Company (Limited)	Walkerville	R. L. Daniels
88	Waterloo County Loan and Savings Company	Waterloo	P. V. Wilson

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporation's Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1918, shows the assets of the Company then in Ontario at $22,960.10, consisting of Loans secured by Mortgages of land, $21,500; sale agreements and mortgages given for balance of purchase money, $1,405; Cash on hand or in Bank, $55.10; that the Company had then no liabilities in Ontario.

CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge	Trusts Co.	12th November, 1906	December 31st, 1918.
Wm. Henwood	Loan Co.	5th July, 1872	"
Sir Herbert S. Holt	Trusts Co.	21st March, 1889	"
Sir J. W. Flavelle, Bart.	"	12th August, 1898	"
R. P. Slater	Local Loan Co.	5th March, 1894	"
John McClary	Loan Co.	26th September, 1870	"
W. A. Bishop	"	1st April, 1889	"
W. F. Roome, M.D.	"	22nd June, 1892	"
T. B. McGrath	"	17th January, 1889	"
J. J. Carrick, M.P.	"	27th December, 1913	"
W. F. Roome, M.D.	Trusts Co.	2nd April, 1913	"
H. C. Cox	Loaning Land Co.	3rd November, 1893	"
B. Hal Brown	Trusts Co.	19th May, 1909	"
M. H. Aikins, M.D.	Loan Co.	17th September, 1879	"
Christopher Cook	"	24th March, 1876	"
Sir H. V. Meredith, Bart.	Trusts Co.	24th June, 1892	"
.....	.....	.....	.....
Geo. W. Currie, M.P.	Loaning Land Co.	15th December, 1879	December 31st, 1918.
Henry J. Taylor	Loan Co.	12th March, 1870	"
Geo. K. Croker	"	25th November, 1903	"
Nathan H. Stevens	"	14th. February, 1873	"
E. F. B. Johnstone	Trusts Co.	19th May, 1911	"
John Hoskin, K.C., LL.B.	"	1st April, 1899	"
Wellington Francis, K.C.	Loan Co.	15th December, 1899	"
Herbert C. Cox	Loaning Land Co.	15th June, 1885	"
James J. Warren	Trusts Co.	24th February, 1897	"
Henry F. Gooderham	"	7th August, 1901	"
W. Flavelle	Loan Co.	4th September, 1895	"
J. Harrington Walker	Loaning Land Co.	22nd October, 1890	"
Thos. Hilliard	Loan Co.	7th April, 1913	"

(b) The Scottish Ontario and Manitoba Land Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1918, shows the assets of the Company then in Ontario at $30,373.18, consisting of Loans secured by sale agreements and mortgages given for balance of purchase money, $10,500.00; estimate of interest in lands unsold, $12,000.00; cash on hand and in bank, $7,873.18.

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